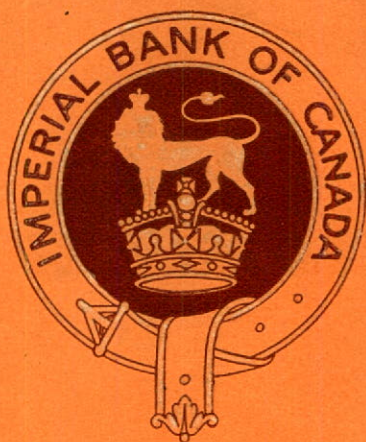




IMPERIAL BANK OF CANADA

FORTY - SIXTH
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
MAY 25TH 1921

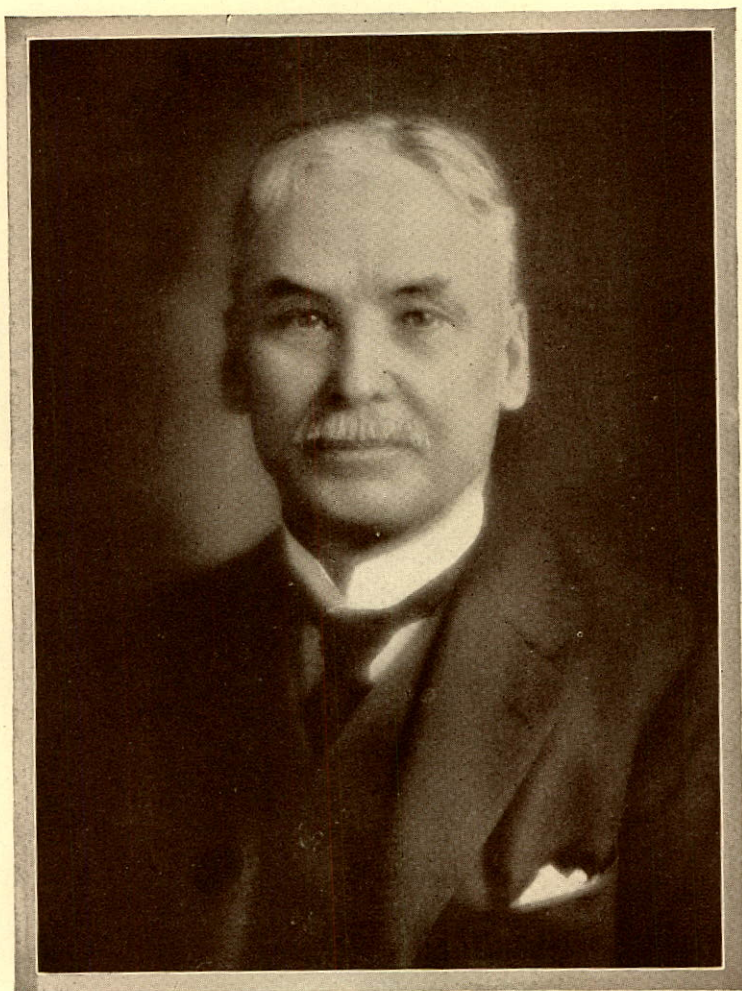
Imperial Bank of Canada

Head Office: Toronto

Established 1875

CAPITAL AUTHORIZED	.	\$10,000,000.00
CAPITAL PAID UP	. .	7,000,000.00
RESERVE FUND	. .	7,500,000.00

Forty-Sixth Annual Report
1921



MR. W. MOFFAT, GENERAL MANAGER

Imperial Bank of Canada

ESTABLISHED 1875

CAPITAL (AUTHORIZED) - - - \$10,000,000.00

CAPITAL (PAID UP) - - - - 7,000,000.00

RESERVE FUND - - - - - 7,500,000.00

DIRECTORS

PELEG HOWLAND.....PRESIDENT.

WM. HAMILTON MERRITT, M.D. (St. Catharines).....VICE-PRESIDENT.

SIR JAMES AIKINS, K.C. (Winnipeg).

JOHN NORTHWAY. J. F. MICHIE. SIR JAMES WOODS.

E. HAY. FRANK A. ROLPH R. S. WALDIE.

GEORGE C. HEINTZMAN

HEAD OFFICE, TORONTO

WM. MOFFAT, GENERAL MANAGER.

A. E. PHIPPS, ASSISTANT GENERAL MANAGER.

G. D. BOULTON, CHIEF INSPECTOR. H. T. JAFFRAY, WESTERN SUPERINTENDENT.

R. S. CLARK, EASTERN SUPER'DENT. G. D. RITCHIE, ASS'T WESTERN SUPERINTENDENT.

W. G. MORE, SECRETARY.

E. K. BOULTBEE, INSPECTOR. J. F. SCARTH, INSPECTOR.

A. L. OGDEN, " W. G. LAIRD, "

D. CAMERON, " J. MCNEIL, "

J. MACLENNAN "

BRANCHES

PROVINCE OF ONTARIO.

AMHERSTBURG.....	C. A. CUDDY.....	Manager
AURORA.....	A. O. MURRAY.....	"
AVON.....	(Sub-branch to Ingersoll).	"
BELWOOD.....	(Sub-branch to Fergus).	"
BOLTON.....	J. F. WARBRICK.....	"
BRANTFORD.....	H. T. WATT.....	"
CALEDON EAST.....	(Sub-branch to Bolton).	"
CHUTE A BLONDEAU.....	(Sub-branch to Hawkesbury).	"
COBALT.....	A. H. SEGUIN.....	"
COCHRANE.....	L. T. CHARLTON.....	"
CONNAUGHT STATION.....	(Sub-branch to South Porcupine).	"
COTTAM.....	(Sub-branch to Essex).	"
CRAMPTON.....	(Sub-branch to Ingersoll).	"
CRYSTAL BEACH.....	(Sub-branch to Ridgeway).	"
ENGLEHART.....	C. S. THOMPSON.....	"
ESSEX.....	I. K. JOHNSTON.....	"
FERGUS.....	F. A. BLACK.....	"
FONTHILL.....	C. H. SECORD.....	"
FORT WILLIAM.....	W. K. WICKENS.....	"
GALT.....	W. B. POWELL.....	"
GLENMORRIS.....	(Sub-branch to Galt).	"
GORMLEY.....	(Sub-branch to Aurora).	"
GRAND VALLEY.....	F. C. TROTT.....	"
HAMILTON.....	F. S. GLASSCO.....	"
HARROW.....	P. T. CLARK.....	"
HAWKESBURY.....	S. S. McLAUGHLIN.....	"
HEARST.....	C. S. CAMERON.....	"
HILTON BEACH.....	(Sub-branch to Richard's Landing).	"
HUMBERSTONE.....	(Sub-branch to Port Colborne).	"
INGERSOLL.....	G. L. LACKNER.....	Act'g
JORDON.....	(Sub-branch to Vineland).	"
KAPUSKASING.....	J. CAMPION.....	"
KENORA.....	C. G. ROYDS.....	"
KETTLEBY.....	(Sub-branch to Schomberg).	"

KIRKLAND LAKE.....	S. B. MOORE.....	Manager
LISTOWEL.....	M. R. HAY.....	"
LONDON.....	A. J. GOODALL.....	"
MATHESON.....	A. W. BARLOW.....	"
MONTEITH.....	(Sub-branch to Matheson).	"
NASHVILLE.....	(Sub-branch to Bolton).	"
NEW LISKEARD.....	J. H. McCAW.....	"
NEWMARKET.....	F. H. HEWSON.....	"
NIAGARA FALLS.....	J. D. HOOD.....	"
" " QUEEN ST.....	L. A. THOMSON.....	"
" " SOUTH.....	J. H. ARKELL.....	"
NIAGARA-ON-THE-LAKE.....	R. R. BROWN.....	"
NOBLETON.....	(Sub-branch to Bolton).	"
NORTH BAY.....	C. H. LLOYD.....	"
OTTAWA.....	E. S. HOUSTON.....	"
PALGRAVE.....	(Sub-branch to Bolton).	"
PORQUIS JUNCTION.....	(Sub-branch to Matheson).	"
PORT ARTHUR.....	A. H. WEAVER.....	"
PORT COLBORNE.....	JOHN H. ROLPH.....	"
PORT ROBINSON.....	(Sub-branch to Welland).	"
PRESTON.....	BLAIN CHERRY.....	"
QUEENSTON.....	(Sub-branch to St. Davids).	"
RICHARD'S LANDING.....	F. T. KYLE.....	"
RIDGEWAY.....	W. H. COLLARD.....	"
ST. CATHARINES.....	J. A. FORSTER.....	"
" " EAST END.....	H. YOUNG.....	"
" " MARKET.....	A. F. ROBERTSON.....	"
ST. DAVIDS.....	F. R. WILSON.....	"
ST. THOMAS, EAST END.....	H. W. SCARFF.....	"
" " WEST END.....	R. F. A. GILBERT.....	"
" " ROSS AND WELLINGTON STS.....	G. S. PERRY.....	"
SANDWICH.....	E. B. REYNOLDS.....	"
SAULT STE. MARIE.....	W. BOURKE.....	"
" " " GORE AND QUEEN STS.....	E. J. BAKER.....	"
" " " JAMES ST.....	C. A. KEHOE.....	"
SCHOMBERG.....	H. H. COFFEY.....	"
SIOUX LOOKOUT.....	J. A. HODDER.....	"
SMOOTH ROCK FALLS.....	R. C. VAUGHAN.....	"
SOUTH PORCUPINE.....	S. R. WAY.....	"
SOUTH WOODSLEE.....	H. M. MCKENZIE.....	"
SPARTA.....	H. W. Y. BALDWIN.....	"
STAMFORD.....	W. T. CARTHEW.....	"
THESSALON.....	W. McGUIRE.....	"
THOROLD.....	G. R. NELLES.....	"
TIMMINS.....	D. SUTHERLAND.....	"
TORONTO—		
Wellington and Leader Lane (Head Office).....	G. G. LEMESURIER.....	Ass't
Adelaide and Victoria Sts.....	E. N. BATE.....	Ass't
Bathurst and Dupont Sts.....	R. G. WILKINSON.....	Act'g
Bloor St. and Lansdowne Ave.....	G. R. MURTON.....	
College and Shaw Sts.....	F. M. SMYTH.....	Act'g
Danforth and Carlaw Ave.....	O. D. ROBINSON.....	
Davisville.....	W. H. COGHILL.....	
Dundas and Bloor Sts.....	A. H. WILSON.....	
King and Market Sts.....	H. A. INGLIS.....	
King and Sherbourne Sts.....	F. W. SMITH.....	
King St. and Spadina Ave.....	W. H. SWAN.....	
King and York Sts.....	H. C. HOUSTON.....	
Kingston Rd. and Balsam Ave.....	E. H. ANDERSON.....	
Monarch Park and Danforth Ave.....	J. B. ATKINS.....	
Queen St. and Carlaw Ave.....	H. T. BEATY.....	
Queen St. and Kingston Rd.....	A. R. JONES.....	
Queen St. and Palmerston Ave.....	E. F. H. BADKE.....	
Queen St. and Roncesvalles Ave.....	D. G. ROY.....	
Runnymede and Annette.....	R. ARKELL.....	
St. Clair and Boon Aves.....	S. S. JONES.....	
Wellesley and Sherbourne Sts.....	F. R. BEHARRIELL.....	
Yonge and Ann Sts.....	G. L. BONYUN.....	
Yonge and Bloor Sts.....	B. E. YOUNG.....	
Yonge and Queen Sts.....	B. E. HOWARD.....	Act'g
UNION.....	A. R. MARTIN.....	
VINELAND.....	(Sub-branch to Sparta).....	
VIRGIL.....	(Sub-branch to Niagara-on-the-Lake).....	
WALDEMAR.....	(Sub-branch to Grand Valley).....	
WALKERVILLE.....		
WELLAND.....	G. C. BROWN.....	
" " SOUTH.....	C. A. HAMILTON.....	
WINDSOR.....	G. J. LACKNER.....	
WOODSTOCK.....	M. MORRIS.....	

PROVINCE OF QUEBEC.

MONTREAL.....	J. A. RICHARDSON.....	Manager
QUEBEC.....	E. J. KAY.....	Ass't
ST. JOVITE STATION.....	G. F. C. LOVE.....	"
	A. BRAULT.....	"

PROVINCE OF MANITOBA.

BRANDON.....	J. WALKER.....	"
GIMLI.....	(Sub-branch to Riverton).	"
HARDING.....	A. MACKENZIE.....	"
MACGREGOR.....	H. C. MACDONALD.....	"
POPLAR POINT.....	(Sub-branch to Portage la Prairie)..	"
PORTAGE LA PRAIRIE.....	F. L. GRABAN.....	"
RIVERTON.....	H. M. SAMPSON.....	"
WINNIPEG.....	A. R. B. HEARN.....	"
	J. B. PRIESTMAN.....	Ass't
" ARLINGTON AND WESTMINSTER.....	W. J. GRAHAM.....	Act'g
" NORTH END.....	H. ROBERTS.....	"
" PORTAGE AND COLONY.....	D. A. BELYEA.....	Act'g
" ST. VITAL.....	R. MAVOR.....	"

PROVINCE OF SASKATCHEWAN.

BALGONIE.....	J. CURRIE.....	"
BROADVIEW.....	V. J. MANN.....	"
CANDO.....	T. M. BENNETT.....	"
CANWOOD.....	P. R. CARTER.....	"
CARLTON.....	(Sub-branch to Laird).	"
CARMICHAEL.....	(Sub-branch to Tompkins).	"
DAFOE.....	H. J. MORGAN.....	"
DENHOLM.....	R. P. SCHURMAN.....	"
EDENWOLD.....	J. W. THOMSON.....	"
FIELDING.....	C. J. DAINARD.....	Act'g
FOAM LAKE.....	F. L. APPLETON.....	"
FORT QU'APPELLE.....	N. E. ROSE.....	"
HAGUE.....	G. S. REMPEL.....	"
HANDEL.....	J. F. MCKAY.....	"
HEPBURN.....	J. L. ZACHARIAS.....	"
KRYDOR.....	J. A. McDONALD.....	"
LAIRD.....	J. A. G. CLOKIE.....	"
LEBRET.....	(sub-branch to Qu'Appelle).	"
MCLEAN.....	(Sub-branch to Balgonie).	"
MOOSE JAW.....	F. W. SCRIMES.....	"
NORTH BATTLEFORD.....	F. R. MUIR.....	"
PIPPEN.....	(Sub-branch to Wilkie).	"
PIAPOT.....	C. C. FAWCETT.....	"
PRIMATE.....	G. D. HAMILTON.....	"
PRINCE ALBERT.....	E. J. CASE.....	"
REGINA.....	W. H. THOMSON.....	Act'g
ROSTHERN.....	S. N. DAVIDSON.....	"
RUDELL.....	J. D. SMITH.....	"
SASKATOON.....	A. D. DUNCAN.....	"
SPRINGWATER.....	L. R. ANDERSON.....	"
TOMPKINS.....	JOHN THOMSON.....	"
TRAYNOR.....	(Sub-branch to Wilkie).	"
WALDHEIM.....	J. D. MCGILLIVRAY.....	"
WILKIE.....	C. C. ANNETT.....	"
WYNYARD.....	G. M. DARLING.....	"
YORKTON.....	W. L. GILLILAND.....	"

PROVINCE OF ALBERTA.

ATHABASCA.....	L. R. LLOYD.....	Manager
BANFF.....	J. W. WILLIS.....	"
BENALTO.....	(Sub-branch to Sylvan Lake).	"
BIG VALLEY.....	A. W. FORAN.....	"
BITTERN LAKE.....	(Sub-branch to Wetaskiwin).	"
CALGARY.....	H. W. SUPPLE.....	"
	A. C. ROME.....	Ass't
EAST END.....	G. I. B. BELL.....	"
CHERHILL.....	(Sub-branch to Sangudo).	"
COLINTON.....	(Sub-branch to Athabasca).	"
CROSSFIELD.....	J. F. PERCIVAL.....	"
DAYSLAND.....	R. CARSON.....	"
DORNLEE.....	(Sub-branch to Ferintosh).	"
EDBERG.....	(Sub-branch to Ferintosh).	"
EDMONTON.....	G. R. F. KIRKPATRICK.....	Ass't
	W. M. SELLENS.....	"
" 124th ST.....	C. M. DAVISON.....	"
" NORWOOD BLVD.....	F. COOPER.....	"
" SOUTH.....	C. W. READE.....	"
" WEST.....	H. A. MATTHEWS.....	"

EDSON.....	W. V. GODDARD.....	Manager
FERINTOSH.....	A. S. ROSENROLL.....	"
FRIEDENSTAL.....	(Sub-branch to Waterhole).	"
GRANDE PRAIRIE.....	C. L. CRISDALE.....	"
GREENCOURT.....	D. ROBB.....	Act'g
JASPER.....	J. M. KINNEAR.....	"
LESLIEVILLE.....	(Sub-branch to Rocky Mountain House).	"
LOUSANA.....	W. P. GRAHAM.....	"
MILLET.....	J. A. ENGLISH.....	"
NEW NORWAY.....	C. C. CASE.....	"
PEACE RIVER.....	K. ANDERSON.....	"
REDCLIFF.....	P. C. ROUTLEDGE.....	"
RED DEER.....	H. WILLSON.....	"
ROCKY MOUNTAIN HOUSE.....	H. F. COX.....	"
SANGUDO.....	W. M. PORTER.....	"
SPIRIT RIVER.....	H. W. HARRISON.....	"
SYLVAN LAKE.....	J. C. HORTON.....	"
TROCHU.....	J. KEHOE.....	"
WATERHOLE.....	J. A. BLACK.....	"
WETASKIWIN.....	H. W. WRIGHT.....	"
WHITECOURT.....	J. F. GRAHAM.....	"

PROVINCE OF BRITISH COLUMBIA.

ATHALMER.....	(Sub-branch to Invermere).	
CHASE.....	(Sub-branch to Kamloops).	
CRANBROOK.....	W. R. GRUBBE.....	Manager
CRESTON.....	C. W. ALLEN.....	"
FERNIE.....	A. M. OWEN.....	"
FIELD.....	(Sub-branch to Golden).	"
GOLDEN.....	H. L. REID.....	"
INVERMERE.....	W. A. PATTERSON.....	"
KAMLOOPS.....	J. G. GILLESPIE.....	"
MICHEL.....	(Sub-branch to Natal).	"
NATAL.....	J. R. L. FALLIS.....	"
NELSON.....	J. H. D. BENSON.....	"
REVELSTOKE.....	C. G. T. HARCOURT.....	"
VANCOUVER.....	J. M. LAY.....	"
".....	J. A. WETMORE.....	"
".....	F. B. THOMSON.....	"
VICTORIA.....	A. R. GREEN.....	"
".....	FAIRVIEW.....	"
".....	HASTINGS AND ABBOTT STS.....	"

Imperial Bank of Canada

Agents and Correspondents

CANADA.....	Bank of Montreal.
GREAT BRITAIN AND IRELAND	Lloyds Bank Limited. Manchester and Liverpool District Banking Co. Limited. The Commercial Bank of Scotland Limited. Northern Banking Co., Limited. Lloyds and National Provincial Foreign Bank Limited.
FRANCE.....	Credit Lyonnais.
ITALY.....	Banca Commerciale Italiana.
BELGIUM AND SWITZERLAND...	Lloyds and National Provincial Foreign Bank Limited.
UNITED STATES....	NEW YORK—Bank of the Manhattan Company. Bank of America. Bankers Trust Co. Guaranty Trust Co. Irving National Bank. National Bank of Commerce. National City Bank. Hanover National Bank. BOSTON—National Shawmut Bank. BUFFALO—Marine Trust Co. of Buffalo. CHICAGO—First National Bank. Corn Exchange National Bank. CLEVELAND—Union Trust Co. DETROIT—First and Old Detroit National Bank. DULUTH—First National Bank. MINNEAPOLIS—First National Bank. PHILADELPHIA—Fourth St. National Bank. Franklin National Bank. Philadelphia National Bank. First National Bank. PITTSBURGH—Bank of Pittsburgh. PORTLAND, ORE.—United States National Bank. SAN FRANCISCO—Wells Fargo Nevada National Bank. SEATTLE, WASH.—Seattle National Bank. SPOKANE—Exchange National Bank. ST. PAUL—First National Bank. Hong Kong & Shanghai Banking Corporation.
CHINA AND JAPAN...	
AUSTRALIA.....	Bank of New South Wales.
NEW ZEALAND.....	Union Bank of Australia.
TASMANIA.....	
SANDWICH ISLANDS.....	Yokohama Specie Bank. Bank of Hawaii Limited.
SOUTH AFRICA....	Standard Bank of South Africa Limited.
INDIA.....	National Bank of India Limited.

Imperial Bank of Canada

PROCEEDINGS

OF THE

FORTY-SIXTH ANNUAL GENERAL MEETING OF THE
SHAREHOLDERS.

*Held at the Banking House of the Institution in Toronto,
on Wednesday, 25th May, 1921, at 12 noon.*

The Forty-sixth Annual General Meeting of the Imperial Bank of Canada was held at the Head Office of the Bank in Toronto on Wednesday, 25th May, 1921.

Amongst those present were:—J. G. Gillespie, William Crocker, C. M. Gripton (Niagara-on-the-Lake), H. A. Jones, Dr. W. J. Chambers, W. H. Knowlton, Peleg Howland, Dr. Grasett, J. C. Moor, Dr. Frank King (St. Catharines), Sir James Woods, A. Rankin, C. A. Case (St. Catharines), Dr. W. H. Merritt, N. Robertson, A. A. McFall, J. C. Black, Col. Michie, J. B. Laidlaw, A. M. M. Kirkpatrick, C. S. Macdonald, R. S. Waldie, James W. Bain, K.C., Frank Russill, John Watt, Frank A. Rolph, W. Moffat, F. H. Gooch, A. W. Ballantyne, John Northway, Hon. Thos. Crawford, W. M. Douglas, Geo. C. Heintzman, W. Gibson Cassels, Rev. T. W. Paterson, Henry W. Evans, W. A. Mitchell, A. P. Burritt, Col. R. W. Leonard, James McNeil (New York), H. H. Love, Dr. Armstrong, Alfred Bicknell, James W. Bicknell, Prof. J. C. McLennan, W. H. Cawthra,

Imperial Bank of Canada

R. W. Thompson, Richard Tew, W. H. Lamont, J. K. Fiske, G. G. LeMesurier, G. R. F. Kirkpatrick, W. G. More, E. N. Bate, W. H. Swan, John G. Cook, E. B. Beverley, W. C. Gall, E. C. McDougall (Buffalo), H. B. Climes, F. G. Inwood.

THE President, Mr. Peleg Howland, having taken the Chair, Mr. W. G. More was appointed to act as Secretary, and Messrs. W. Gibson Cassels and A. P. Burritt were appointed Scrutineers.

The notice calling the meeting was read by the President and the Minutes of the last Annual General Meeting were taken as read.

Imperial Bank of Canada

The Directors' Report and Annual Statement were read by the Secretary as follows:—

REPORT.

The Directors have pleasure in presenting to the Shareholders the Forty-sixth Annual Report and Balance Sheet of the affairs of the Bank as on 30th April, 1921, together with Statement of Profit and Loss Account showing the result of the operations for the year.

The balance at credit of Profit and Loss Account brought forward from last year was \$1,062,278.04

Net profits for the year, after deducting charges of management, auditors' fees and interest due depositors and after making provision for bad and doubtful debts and for rebate on bills under discount, amounted to 1,287,061.56

Making a total at credit of Profit and Loss Account..... \$2,349,339.60

This amount has been appropriated as follows:—

Dividends at the rate of 12% per annum...	\$ 840,000.00
Special bonus of 1% for the year.....	70,000.00
Annual contribution to Officers' Pension and Guarantee Funds.....	42,500.00
Special contribution to Pension Fund.....	100,000.00
Dominion Government Taxes.....	125,000.00
Balance of Account carried forward.....	1,171,839.60
	\$2,349,339.60

During the year Branches of the Bank have been opened at the following points:—

In Alberta—Big Valley, Dorenlee, Edberg, Leslieville.

In British Columbia—Atholmer.

Imperial Bank of Canada

In Manitoba—Poplar Point, St. Vital.

In Ontario—TORONTO: College and Shaw Streets, Runnymede and Annette Streets; Chute a Blondeau, Connaught Station, Englehart, Gormley, Hilton, Kapuskasing, Kettleby, Monteith, Porquis Junction, Union, Virgil.

In Saskatchewan—Carlton, Carmichael, Primate, Tompkins.

The following branches have been closed:—

In Alberta—Bear Lake, Cherhill, Greencourt, Griffin Creek, Gwynne, Westlock.

In Saskatchewan—Edgeley.

In Ontario—Simpson Street, Fort William; Marshville, Verschoyle.

It is with deep regret that your Directors have to record the death, during the year, of Sir William Gage, who had been a valued member of the Board since 1910. The vacancy has been filled by the appointment of Mr. George C. Heintzman of Toronto, who has been a shareholder for many years past.

The Head Office and Branches of the Bank, now numbering 218, have in accordance with the usual custom been carefully inspected during the year.

The Auditors appointed by you have also made their examinations as required by law and their report and certificate is appended to the Balance Sheet.

The Directors have pleasure in again testifying to the satisfactory manner in which the officers of the Bank have performed their respective duties.

All of which is respectfully submitted.

PELEG HOWLAND,
President.

Imperial Bank of Canada

PROFIT AND LOSS ACCOUNT

30th APRIL, 1921

Dividends Nos. 120, 121, 122 and 123, at the rate of 12% per annum.....	\$840,000.00	Balance at credit of account 30th April, 1920, brought forward.....	\$1,062,278.04
Bonus of 1% for the year, payable May 1st, 1921.....	70,000.00	Profits for the twelve months ended 30th April, 1921, after deducting charges of management, auditors' fees and interest due depositors, and after making provision for bad and doubtful debts and for rebate on bills under discount.....	1,287,061.56
	<u>\$910,000.00</u>		
Annual Contribution to Officers' Guarantee Fund.....	2,500.00		
<u>Pension Fund</u>			
Annual Contribution as per By-law No. 33.....	40,000.00		
Special Contribution voted by Shareholders as per By-law No. 34.....	100,000.00		
Dominion Government Taxes, including tax paid on Circulation and Reserve for War Income Tax.....	125,000.00		
Balance of Account carried forward.....	1,171,839.60		
	<u>\$2,349,339.60</u>		
			<u>\$2,349,339.60</u>

RESERVE FUND.

Balance at Credit of Account April 30th, 1921 \$7,500,000.00

PELEG HOWLAND,
President.

W. MOFFAT,
General Manager.

Imperial Bank of Canada

FORTY-SIXTH ANNUAL

LIABILITIES.

30TH APRIL

6,110,665.00

Notes of the Bank in circulation.....		\$12,470,991.00
Deposits not bearing interest.....	\$17,327,386.06	
Deposits bearing interest, including interest accrued to date of State- ment.....	81,797,624.95	99,125,011.01
Balances due to other Banks in Canada.....	\$ 586,102.68	1
Due to Banks and Banking Corres- pondents in the United Kingdom...	15,381.49	} v
Deposits by and Balances due to Banks elsewhere than in Canada and the United Kingdom.....	129,570.54	
Acceptances under Letters of Credit (as per contra).....	97,716.00	3
		828,770.71
Total Liabilities to the public.....		\$112,424,772.72
Capital Stock paid in.....		7,000,000.00
Reserve Fund Account.....	7,500,000.00	
Dividend No. 123 (payable 1st May, 1921) for three months at the rate of 12% per annum	210,000.00	}
Bonus of 1% for the year, payable May 1st, 1921.....	70,000.00	
Balance of Profit and Loss Account carried forward.....	1,171,839.60	
		8,951,839.60

AUDITORS' REPORT TO SHARE- HOLDERS:

We have compared the above Balance Sheet with the books and accounts at the Chief Office of Imperial Bank of Canada and with the certified returns received from its Branches, and after checking the cash and verifying the securities at the Chief Office and certain of the principal Branches on 30th April, 1921, we certify that in our opinion such Balance Sheet exhibits a true and correct view of the Bank's affairs according to the best of our information, the explanations given to us and as shown by the books of the Bank.

In addition to the examinations mentioned, the cash and securities at the Chief Office and certain of the principal Branches were checked and verified by us during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to us and all transactions of the Bank which have come under our notice have in our opinion been within the powers of the Bank.

G. T. CLARKSON, F.C.A.

R. J. DILWORTH, F.C.A.

of Clarkson, Gordon & Dilworth

TORONTO, 20th May, 1921.

Imperial Bank of Canada

BALANCE SHEET

1921

ASSETS.

Current Coin held by the Bank.....	\$ 1,753,129.01	
Dominion Government Notes.....	10,870,316.25	
		\$12,623,445.26
Deposit in the Central Gold Reserves.....		7,002,533.32
Deposit with the Minister for the purposes of the Circulation Fund.....		384,409.15
Notes of other Banks.....		980,839.00
Cheques on other Banks.....		5,739,507.68
Balances due by other Banks in Canada.....		379,145.43
Due from Banks and Banking Correspondents in the United Kingdom.....		455,701.83
Due from Banks and Banking Correspondents, else- where than in Canada and the United Kingdom....		3,039,268.60
		\$30,604,850.27
Dominion and Provincial Government Securities, not exceeding market value.....	\$ 6,091,724.70	
Canadian Municipal Securities and British, Foreign, and Colonial Public Securities other than Can- adian.....	8,106,218.90	
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	409,179.83	
		14,607,123.43
Loans to Provincial Governments.....	\$ 942,000.00	
Loans to Cities, Towns, Municipalities and School Districts.....	8,826,626.64	
Call and Short Loans (not exceeding thirty days) in Canada on Bonds, Debentures and Stocks.....	3,721,713.54	
		13,490,340.18
		\$58,702,313.88
Other Current Loans and Discounts in Canada (less rebate of interest).....		61,957,400.66
Liabilities of Customers under Letters of Credit (as per contra).....		97,716.00
Overdue Debts (estimated loss provided for).....		717,675.38
Real Estate (other than Bank premises).....		502,626.68
Mortgages on Real Estate sold by the Bank.....		410,276.98
Bank Premises, at not more than cost, less amounts written off.....		5,385,904.56
Other Assets not included in the foregoing.....		602,698.18
		\$128,376,612.32

PELEG HOWLAND,
President.

W. MOFFAT,
General Manager.

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In moving the adoption of the Report, the President said:—

PRESIDENT'S ADDRESS.

In moving the adoption of the Report which you have just heard, I may say that I do so with much satisfaction which is shared by my fellow Directors, and which I hope will be felt by yourselves. While the profits are less than they were for the previous year, they have been obtained with necessarily increased expense, and under—particularly during the past four months—adverse business conditions, which have caused a shrinkage in the number of transactions, from the multiplicity of which Banks draw a considerable portion of their profits, in addition to which, through the reduction in non-interest bearing deposits and a very gratifying increase in our savings, our money has cost us more.

As you will see we have been able to pay the usual dividend and a one per cent. bonus, provide the regular contributions to the Guarantee and Pension Funds, make the special contribution to the latter fund, authorized by you last year, and carry forward an increased Profit and Loss balance, it being our policy to continue to keep this large during these times.

We are hopeful of results for the current year, though it is only prudent to anticipate increased difficulties.

I have read with care the reports which our Branch Managers send in on or about the first of May. They are, generally speaking, optimistic of the future and indicate considerable progress towards a lower and sounder basis of business.

In the East where most of the manufacturing industries are located, there is, of course, a much larger number of unemployed, though strange as it may appear, farm labor is reported as more easily obtainable and at more reasonable

rates in the West than it is in this Province. While seeding is late the conditions in the West are more favourable than last year; and while I would gather that the total acreage of grain will not be greater, there will be a larger area sown to wheat and the crop will go in at a less cost and with better cultivation than last year. There will be cheaper feed and greater inducement to raise cattle and hogs, unless the adverse United States legislation cuts out our market. There is a good deal of wheat still in the farmers' hands which was held for higher prices, and which it is to be regretted was not sold when harvested.

Industries are depressed and working part time, with a few exceptions. Gold mining, for instance, in Northern Ontario is favored by conditions, and there are indications of some revival in leather and boots and shoes. Industrial wages are still very high, though there have been reductions in some cases, and efforts are being made to bring about more but they are being resisted by the workmen.

With high wages, heavy taxation and part time working, goods cannot be produced cheaply in our factories, nor with high freight rates and other costs can they be distributed cheaply by either wholesaler or retailer.

The prices of farm and field products are low, in some cases down to pre-war levels. Of course we have a great variety of natural products besides grain and live stock—fruits, roots, tobacco, furs, fish, wood and minerals, all help to our employment, but depend also to a degree on a foreign market, which largely regulates prices.

If the prices of all these things are out of balance, as they are to-day, with those of the goods which have to be purchased with the proceeds of them, how can our merchants and manufacturers hope for more than a moderate business? How long will these conditions last? I wish I knew; I fear the time will be long. That they will adjust themselves I have no doubt; in my opinion (and I give it for whatever

it may be worth) in the process we will have short periods of revival followed again by slumps (humps and hollows of trade as it were) and probably not in all lines of business at the same time.

One of the greatest aids to a permanent improvement would be a fully employed peaceful Europe, British as well as Continental. Let us hope that this happy condition will come about soon and that we will find there a ready market for our surplus products, giving in return, a ready market for what of theirs we can profitably consume. Would that Governments would not retard this end by restrictions to the free and natural movements of trade, which they all seem now so prone to impose.

The problem of the unemployed with us is a serious one, the percentage being very large indeed and not likely to grow less in the immediate future; that means will be found, in this land teeming with food, to provide for the deserving who may be in want I am sure, but the numbers of those to be sustained should not be added to by undesirable immigration. None should be permitted to enter who are not capable of, and have not an immediate prospect of producing their own subsistence, and have not the means on hand to maintain themselves meanwhile.

The decision not to re-impose the Business Profits War Tax was very welcome. Business hampered in so many ways needs no brake just now, and on its volume a very large proportion of the revenue of the country depends. It seems, therefore, a pity that the tax on the incomes of businesses could not have been abolished. It is payable irrespective of any return on invested capital, and has the same tendency to undermine the integrity of the business community as the Profits Tax, and its collection is subject to the same objectionable inquisitorial methods.

I would venture too, to urge the utmost care in public and private expenditure, particularly that of a capital nature.

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We will come out better in the long run if nothing of this kind is spent that will not help towards production and bring in a quick return.

It is a time, I would say, for cautious optimism, if the term may be used.

Gradually matters will adjust themselves and when they do there will come to us an era of prosperity such as we have never seen, and in the benefits from which this Bank must participate.

I am sure you will all share in the deep feeling of regret caused by the death of Sir William Gage. He was a notable citizen and a valuable director. His place has been filled by the appointment of Mr. Geo. C. Heintzman, whose business ability, I am satisfied, will be of much benefit to the Bank. He has long been connected with the institution as a valued customer and as a shareholder.

I would like, again, to bear testimony to the zeal and devotion of the Management and Staff.

I beg to move the adoption of the Report. (Applause.)

VICE-PRESIDENT'S REMARKS.

Mr. President, I feel very gratified in having the pleasure and honor of seconding the adoption of this report of the Directors which has just been read, because I believe and feel it is a good one. I also believe you will agree with me and feel the same gratification as I do that it is a good report. It would have been a hasty and unwarranted guess for anybody a year ago to stand up at any of these meetings and prognosticate the future, but the past year has now declared itself to us and we find it has been good and beneficial. We find the various managers of the separate branches have with the careful and extended supervision from the Head Office, with very few exceptions, made good. The resources of the Bank have been carefully husbanded and spread out in such a way as to minimise risk with at the same time the least inconvenience to customers that could possibly be done, with the result that there have been few liquidations and that the business of the Bank has progressed as has been shown to-day.

It has been a critical year, and still is a critical period. As to the year before us, from personal observation and from experience, I see a rift in the clouds, with a slow return, though a long one, I fear, as the President has said, before we reach normal times in this Bank, this country and this old world of ours. But as the optimist of a year ago has been proven to be the best guesser, I take it we have a right now to look forward and I feel it is the proper view and always has been the proper view in any critical time to look forward with optimism and hope. Without attempting to prophesy regarding the future we should be assisted somewhat by the experiences gained during the critical times of the past year. I have much pleasure in seconding the adoption of the report of the directors. (Applause.)

THE PRESIDENT.—Before putting the motion I will ask the General Manager to give you some information as to the position of the Bank.

GENERAL MANAGER'S REMARKS.

There is a striking contrast between trade conditions to-day and those of a year ago. When we met last Spring, business was still brisk and superficially appeared destined to continue at a high level for some months, although now that we are able to look back, it is evident that the turn came last Spring and not in September or October, as on the surface appeared to be the case. In other words, manufacturers and merchants operated for several months on back orders. Notwithstanding this condition, we trust that the report which we are presenting to the shareholders will be considered satisfactory.

Deposits—When we consider that our Government deposits have been reduced approximately \$7,000,000 during the year, we feel well satisfied with the results in this Department of the Bank's business—our total deposits as at April 30th, 1921, amounted to \$99,125,011, as compared to \$97,784,217 in April, 1920, an increase of \$1,340,794. Deposits of all Chartered Banks for the eleven months ended March 31st, 1921 (the latest figures available), show a decrease of \$128,930,722.

It will not be safe to count on an increase in deposits during the coming year, at least not in deposits payable on demand. Business is slowing up and all Banks have been experiencing a steady decline in their demand deposits. On the other hand, notice or interest bearing deposits so far continue to show a satisfactory gain, notwithstanding the large number of wage earners out of employment during the past winter. The net increase in savings deposits of this Bank for the year ended April 30th, 1921, amounted to \$9,120,945 or 12%.

There are two subdivisions in the financial statement of a Chartered Bank which, in the main, reflect the relationship of the institution to the public; the one, savings deposits, which in a measure indicate the confidence of the public,

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the other, commercial loans, which represent the assistance given by the Bank to the business of the country. The increase in the former speaks for itself. We shall come to commercial loans later.

Circulation—Circulation during the year showed a substantial increase although not so large as recorded last year, due, no doubt, to a general decline in business during the latter part of the year and to the increase in the purchasing power of the dollar. The maximum figure reached during the year was \$14,819,910 on 3rd July, 1920, but as pointed out on previous occasions, owing to the requirements of the Bank Act regarding deposits with the Gold Reserve or payment of interest on the excess circulation this expanded note issue has been of less benefit to the Bank than the figures would indicate.

Our total obligations to the public stand at \$112,424,772, practically the same figures as a year ago.

Turning to the other side of the balance sheet, you will note our assets total \$128,376,612 as compared with \$128,274,168 a year ago. As an indication of the growth of the Imperial Bank of Canada since its inception we are including in the Report a sheet confined to a comparative statement of Deposits, Loans, Assets, etc., which I am sure you will find interesting and regard as being most encouraging. It will show that our growth has been steady and satisfactory. Notwithstanding our continued strong reserves throughout the year, the balance sheet under review shows legal tender notes, specie, deposit in the Central Gold Reserve, Call Loans and balances due from other Banks totalling 30% of our liabilities to the public—a creditable showing—and if our second reserves, consisting of bonds, securities, etc., are added to the above figures our reserves are shown to be 52%.

Profits—The profits for the year, we consider, leave no room for criticism and have been computed after a thorough

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examination of the assets of the Bank by our own officers and by the auditors appointed by the shareholders and after making, what we believe to be, allowances for depreciation, possible loss and contingencies. I must confess that, with the curtailment of business and increase in cost of operations, I am afraid that the Banks are going to find it harder in the future to keep their earnings at the satisfactory figures shown during the inflated period of the past two or three years. In a business such as carried on by this Bank, especially in times like the present, when values of all commodities are falling and when, no matter how careful we may be and how well secured our advances may appear to be, there are always possible shrinkages and losses to be met, I am sure you will agree that the year we are entering is likely to be at least difficult but we are looking forward with confidence knowing that we have taken every possible precaution to protect your interests. Our efforts will, for the present, be directed to consolidating and improving the business which we now possess rather than reaching out for new fields in Canada or elsewhere.

Loans and Discounts—This Department of the Bank's business shows a healthy expansion. A very considerable percentage of the increase has been in advances to grain growers and dealers, mixed farmers and cattlemen. In some districts in the West, where crops have been light, there have been "carryovers" but on the whole, advances to agriculturists, although more troublesome, are, when carefully watched, amongst the safest loans in the Bank. It is true they require to be watched, as a number of farmers, like their neighbors in the towns and cities, are over optimistic and attempt to handle more than their capital warrants, and in the Spring, base their borrowings on a twenty-five bushel yield per acre only to find that their crop when threshed measures ten or less. These accounts, however, are in the minority, and while a certain percentage fail to clean up yearly they are, as a rule, on a well secured basis and are ultimately collected.

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Bank Premises—Our Premises Account is still growing, a considerable portion of the increase being due to the erection of a number of smaller buildings at points where it was necessary to properly house our growing business, the only exceptions being a very fine building at Windsor, which we consider a credit to the Bank and to the city in which it has been erected, and the building occupied by our Hastings and Abbott Streets office in Vancouver, which we heretofore occupied as tenants. While prices of building have been very much in excess of normal, we believe that we have received value for our expenditure.

Shareholders—Our Shareholders have increased during the year from 2,055 as on April 30th, 1920, to 2,115 as on date of this Report, or an average holding of 33 shares. We are always pleased to welcome new shareholders as well as new customers and we trust that during the coming year we may have the pleasure of recording a further addition. As I stated last year, the Bank belongs to its shareholders and we trust that each will do what he can to build up the business of his own institution.

New Branches—There has not been the same activity in the opening of new branches by the Canadian Banks during the past twelve months as during the two preceding years, due largely, I think, to the fear of business depression, but also on account of high operating expenses. While we, ourselves, have opened eighteen offices and closed seven during the fiscal year ended April 30th, 1921, we opened only at points where we saw a reasonable prospect of developing successful branches or as a protection to established offices. For the present we wish to consolidate our position rather than extend.

Staff—Our staff now numbers 1,345, of whom 413 are young ladies. All are entitled to your thanks for their work and loyalty. We are most anxious to build up the "esprit de corps" of the staff and believe we have succeeded.

General—I would like to stop here, as the President has fully covered the ground, but in view of existing conditions, possibly something more may be expected from me at this time.

Through our huge war expenses Canada finds itself burdened with a debt which, for a country of less than nine million people, would, in times past, have been considered unbearable. The Finance Minister's efforts are of necessity directed to the increase of revenue to meet this condition of affairs. I think most of us would like to see an effort made to lighten his burden by a drastic reduction in expenditure. There are probably only two ways in which this burden of debt can be lightened:

1. Increasing by immigration of desirable settlers the numbers carrying the burden.
2. Reduction of the burden by such Government economies as will enable us to reduce our debt to a more reasonable figure.

Both will require time to show results, but if the two factors work together the time required for Canada to get back to normal will be appreciably shortened. Immigrants with means, however, will not be attracted to a country burdened with debt and debts cannot be paid by inflation of currency or by Government or Municipal borrowings and expenditure. Our position can only be bettered by either cutting down Government expenses or by increasing the number of taxpayers or by a combination of both. Also, we must work and work hard in order to produce not only food and clothing for ourselves but also to be in a position to sell to other nations at a profit in order to provide necessities which cannot be grown or manufactured at home. To accomplish this, the price of goods must be made attractive to the purchaser, or in other words we must get the price of goods and the cost of living down to a more normal level.

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This may mean lower pay for all workers, still, if the margin over the cost of living is the same or better, such a situation should be welcomed by all. Canada is slowly getting back to a pre-war basis, but Government expenditure is still too high, but as we all know the process of deflation is far from pleasant and all will have to be patient. If we are, it should not take many years to bring about a better state of affairs. Each one of us must make his or her sacrifice, if necessary, in order that the business of the country may once more reach a solid basis and that we may attain the economic position which will be ours if we do our part faithfully and well.

There have been some criticisms directed against the methods pursued by the Canadian Banks in their handling of the financial affairs of the country during the past trying period, and some of them due largely to staff difficulties, particularly while the war was on, may have a basis of truth, but upon the whole I think few human institutions have more cause for self congratulation than the Canadian Banks. I can, of course, only speak intimately regarding the Imperial Bank, but I have no doubt others can repeat the same story. If you consider the situation carefully you will see that a Bank's assistance starts at the beginning of every enterprise—farmers obtain advances to prepare their soil, to buy seed, to plant, reap, thresh, and market their grain. The Banks also help manufacturers to purchase raw material, convert it into saleable goods, and to market the finished product—so on through all lines of business. The Banks of the country may, therefore, be looked upon as essential partners in the development of the Dominion and we hope to see the Imperial Bank doing its part in the future as it has in the past, knowing that our welfare depends upon the success of our customers, be they farmers, manufacturers, merchants, or wage-earners. (Applause.)

The President then put the motion, as moved by himself, seconded by the Vice-President, that the Report which has been read be adopted, printed and circulated among the shareholders. (Carried.)

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It was moved by Mr. Kenneth MacKenzie, seconded by Mr. J. F. Gillespie, that G. T. Clarkson, F.C.A., and R. J. Dilworth, F.C.A., Toronto, be appointed Auditors of the Bank for the ensuing year at a remuneration not to exceed \$6,000.

The President put the motion which, was declared carried.

MR. A. M. M. KIRKPATRICK.—I have a motion here, Mr. President, which I would like to move if I might at this time, and in moving it I only wish that it had fallen to the lot of somebody who could do it justice. A motion of thanks to the President, Vice-President and Directors is usually regarded as something in the nature of a formality. At the same time I hardly think we realize what a tremendous asset Banks have in the directors who control their destinies. When one looks through the shareholders' lists of this or of any of the Canadian Banks, one is struck by the number of widows and trustees and people the safety of whose money is of supreme importance to them. With that in view, it always seems to me that outside of ability the great characteristic of these directorates is their integrity. Ability and integrity certainly are the two important factors, and this Bank certainly I think is very fortunate in having Directors that have those characteristics.

I don't know that there is anything more I can add. I would like to say a great deal more in support of it, but I will simply read my resolution.

Moved by myself, seconded by Mr. C. M. Gripton, that the thanks of the shareholders are due and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year.

MR. GRIPTON, in seconding the vote of thanks, said:—

Mr. President, the expected has happened. The Share-

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holders of this Bank always expect a good report from the Directors, and they certainly, in view of the contraction in business during the past year, must say we have a good report. The only recession seems to be in deposits not bearing interest, which are somewhat less. That is made up and exceeded by deposits bearing interest. So that the Directors who have had the arduous work of looking after the interests of this financial institution during the past year have again presented us with a handsome bonus of \$70,000; while the balance carried forward is over \$109,000 more than the year before. So that we certainly must be well pleased with the report, and in no formal manner, but in our heartfelt gratitude we move this vote of thanks which I have the honor to second to the President, Vice-President and Directors of the Imperial Bank.

As the President and General Manager have stated, we are now facing a probable business contraction, but we are doing that with a feeling that we have a Board of Directors that will meet every emergency, and no doubt in the very best possible manner. Therefore, I have great pleasure in seconding the motion of thanks of the Shareholders which are due and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year. I believe the Imperial Bank has an exceptional Board of Directors, that they all, each and every one, deserve this motion. I know in many financial institutions if it were possible we would divide the motion and give a larger share of thanks to some Directors than others, but I believe the Imperial Bank has an exceptional Board of Directors and they all deserve our hearty thanks.

The President put the motion which, was declared carried, with applause.

THE PRESIDENT.—I don't think it rests on me to reply to this motion and I am going to ask Sir James Woods, and following him Mr. Frank A. Rolph to say just a word in

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response to the vote of thanks which I believe we all appreciate.

SIR JAMES WOODS.—Mr. Kirkpatrick and Mr. Gripton have spoken so warmly about the services of the Directors, and you have endorsed what they have said, that I take it for granted that you think the Shareholders are satisfied with the statement which has gone before you. Regarding our President, Mr. Howland, I would like to say, I don't know of anyone who gives the same amount of time, thought and real labor to the service of an institution as he does. (Applause.) Your Vice-President, too, is always on hand when the Bank's work has to be done and its interests looked after, and it is nice for us Shareholders of the Bank (I speak now as a Shareholder), to see the names of Howland and Merritt heading the Bank when their fathers before them were practically the founders of it. (Applause.)

Mr. Moffat, in his address, spoke of the years that had gone by, and there is no doubt at all that the past half dozen years have been favorable for all banking institutions. Deposits were large, commercial and industrial activity was on every hand, borrowing was good, losses were light, and all the Banks, I think, showed a remarkably good statement during those half dozen years. But we are hard entering upon or have entered upon a period that is going to try—I don't believe the Banks, because I believe the Banks will come through those years much more easily than commercial and industrial institutions will—but we are without a doubt going to face years that will not be quite so easy to show profits in as those that have gone by. But I do believe this Board of Directors that are deeply interested in your affairs will, to the best of their ability, look after them.

MR. ROLPH.—Mr. Howland and gentlemen: I don't know why I should be called upon particularly, except that this is my maiden appearance at an annual meeting although I have been a Director for a period of two years, but I want to say that the longer I am associated with the directorate

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of the Imperial Bank of Canada the greater respect I have for it. Especially as my friend Sir James Wood has referred to your worthy President and Vice-President, I wish to say it does not stop with them, but it goes right down the line. I suppose there will be some other resolution in regard to the staff and it would therefore be invidious for me to mention that, but the whole institution is one united body and it is a great privilege to be one of that body which is trying to carry forward some of the very important financial work of the country. We have all been interested in the period through which we have been passing, and we have all had our experiences whether in business or personal life, but we all know that the Imperial Bank in its work has done well and that the Officers and Directors of the Bank are watching the interest of the Bank to the very best of their ability. We appreciate to the full the kindly vote of thanks which you have passed and we beg to assure you that we intend to continue and to carry on to the best of our ability be the years what they may, and we need have no fear in regard to the successful carrying on of the business of the Imperial Bank of Canada. (Applause.)

THE PRESIDENT.—The next motion is one which I can call for with a great deal of pleasure.

MR. JAMES MCNEIL.—Mr. President, it gives me a very great deal of pleasure to move the following resolution: Moved by myself, seconded by Mr. John B. Laidlaw, that the thanks of the Shareholders be given to the General Manager, the Assistant General Manager, the Chief Inspector and other officers of the Bank for their attention to the interests of the Bank and for the efficient performance of their respective duties.

I don't know that any person in this room can speak to this motion with perhaps greater efficiency than I can, I don't mean from the point of words, but from experience. I practically had all my banking experience alongside of

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Mr. Moffat for a long term of years, and I have been intimately connected with the management of the Bank and with a great many of the Bank Managers, and I know how devoted, how loyal and how sacrificing they are to the very best interests of the Imperial Bank of Canada and to the stockholders of the Bank.

I have listened with very great pleasure to the complimentary resolution to the Directors, and very properly so, but I still maintain that a tremendous responsibility rests upon the General Manager, Assistant General Manager and those connected with the Bank, and, as a Shareholder, I feel particularly safe in my investment with such conservative men at the head of the Bank as you have. I have, therefore, very great pleasure in moving this resolution.

MR. LAIDLAW.—I have very much pleasure in seconding this resolution. I would like to say that at a time like the present, when conditions are very uncertain, that a great deal depends upon the efficiency and tact of the officers and Managers of the Bank. They have to restrain the too optimistic and encourage the man who is timid and be lenient where leniency is proper, and be firm where firmness is necessary, and I am quite sure that at the end of the period the way in which the officers have carried on the affairs of the Bank will put the name of the Bank in the eyes of the public still higher than it has been in the past. I have much pleasure in seconding the motion.

The President put the motion, which, on a vote having been taken, was declared carried, with applause.

THE PRESIDENT.—I want to add my word of appreciation of the service that the staff of the institution has given during the past year. Generally speaking, they are a self-sacrificing lot of men and I don't see how work of the kind can avoid bringing good results to the Shareholders. They are much more responsible for results than the Directors are.

I have much pleasure in presenting the staff that are

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present with the motion that the Shareholders have just passed.

MR. PHIPPS.—Mr. President and Gentlemen: It gives me much pleasure on behalf of the General Manager, the staff and myself to accept the vote of thanks and to tender our sincere appreciation. Although the vote comes annually we fully realize that it is sincere expression of satisfaction of the industry, ability and integrity of the staff and we value it as such. I think I can assure you that the staff can be relied upon to continue to give loyal service. (Applause.)

THE PRESIDENT.—Mr. Kirkpatrick of Edmonton is here and he has come a long distance. We would like to hear from him.

MR. KIRKPATRICK.—Mr. President and gentlemen: It gives me very great pleasure on behalf of the staff to thank the Shareholders for the resolution which they have just passed. I am sure I can speak for the rank and file throughout the whole staff, that they appreciate a vote of thanks like this.

I think the Shareholders should be gratified at the statement which has been presented to them. I know it is very gratifying to the managers and especially the older managers like myself who have seen the Bank grow from a very small institution. When I first entered the Bank there were only fifteen branches. We now have 218, and we have nearly three times the number in the Province of Alberta alone that we had in the whole Bank when I first entered it.

It may be interesting to the Shareholders to know that throughout the West, this year, conditions are exceptionally promising. We depend on our live stock and agriculture. The live stock has come through last winter exceptionally well because we had an exceptionally mild winter, and this year the grain has been sown with an exceptionally favorable spring, and coming down through Alberta and Saskatchewan

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and Manitoba the grain was well advanced. We have had an exceptionally good winter and I think we should have good times in the West this year.

I wish to thank the Shareholders again for the vote of thanks which they have tendered the staff and which I can assure them is very much appreciated. (Applause.)

THE PRESIDENT.—We have another Manager from the Far West, from the prairie district, Mr. Thomson of Regina.

MR. THOMSON.—Mr. President and gentlemen, I esteem it a privilege and honor to speak on behalf of the staff. If Mr. Kirkpatrick represented the staff of Alberta I suppose I may take upon myself the privilege of representing the staff of Saskatchewan, and I am sure we appreciate this vote of thanks.

For a good many years I have been reading of this meeting and reading the account of the passing of the vote of thanks to the staff and we all appreciate reading it, but it is much better when we get it first hand.

I would like to say, too, for the information of those present, that the cattle in Saskatchewan are doing as well as those in Alberta, in fact perhaps a little better. (Laughter.) As I came down through Ontario I was reminded of the story of the seven fat kine and the seven lean kine. The lean kine seemed to exist in Ontario and I trust they will not be devoured by the fat kine of Saskatchewan and Alberta.

Like Mr. Kirkpatrick, I have seen the Bank grow from a small affair when we had some 15 Branches. We have increased on an average of 6 Branches a year—a net gain of 6 Branches a year during the time I have had the privilege of serving the institution—and I am very glad indeed to have this opportunity of returning thanks for this vote of appreciation. I thank you. (Applause.)

THE PRESIDENT.—The next matter is a question of electing the Directors again. You have a good opportunity to turn us all out again now.

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It was moved by Mr. William Crocker, seconded by Dr. King, that the ballot box be now opened and remain open until 2 o'clock this day for the receipt of ballot papers for the election of 10 Directors, the poll to close as soon as 5 minutes shall have elapsed without a vote being tendered.

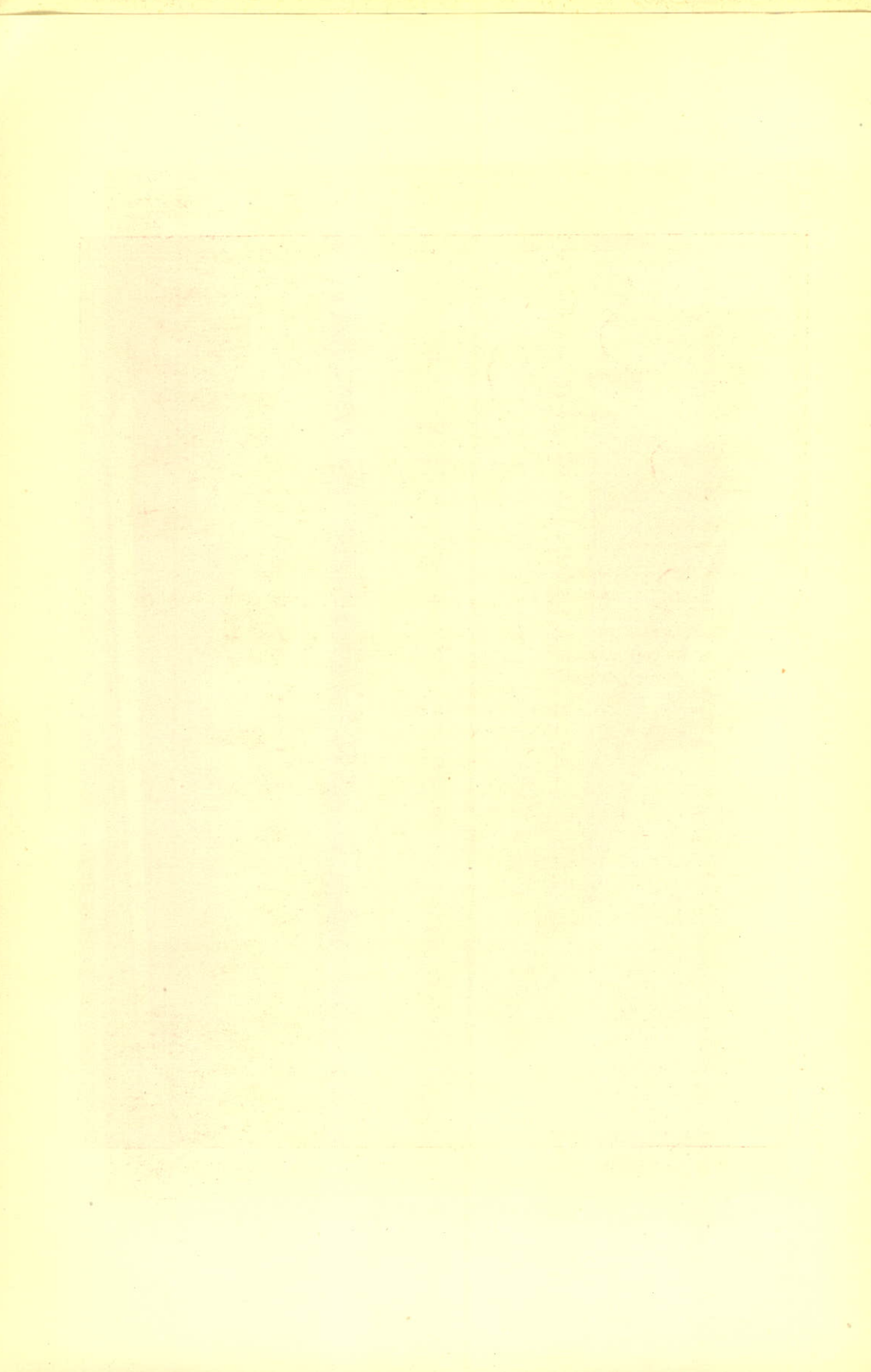
The President put the motion which, was declared carried.

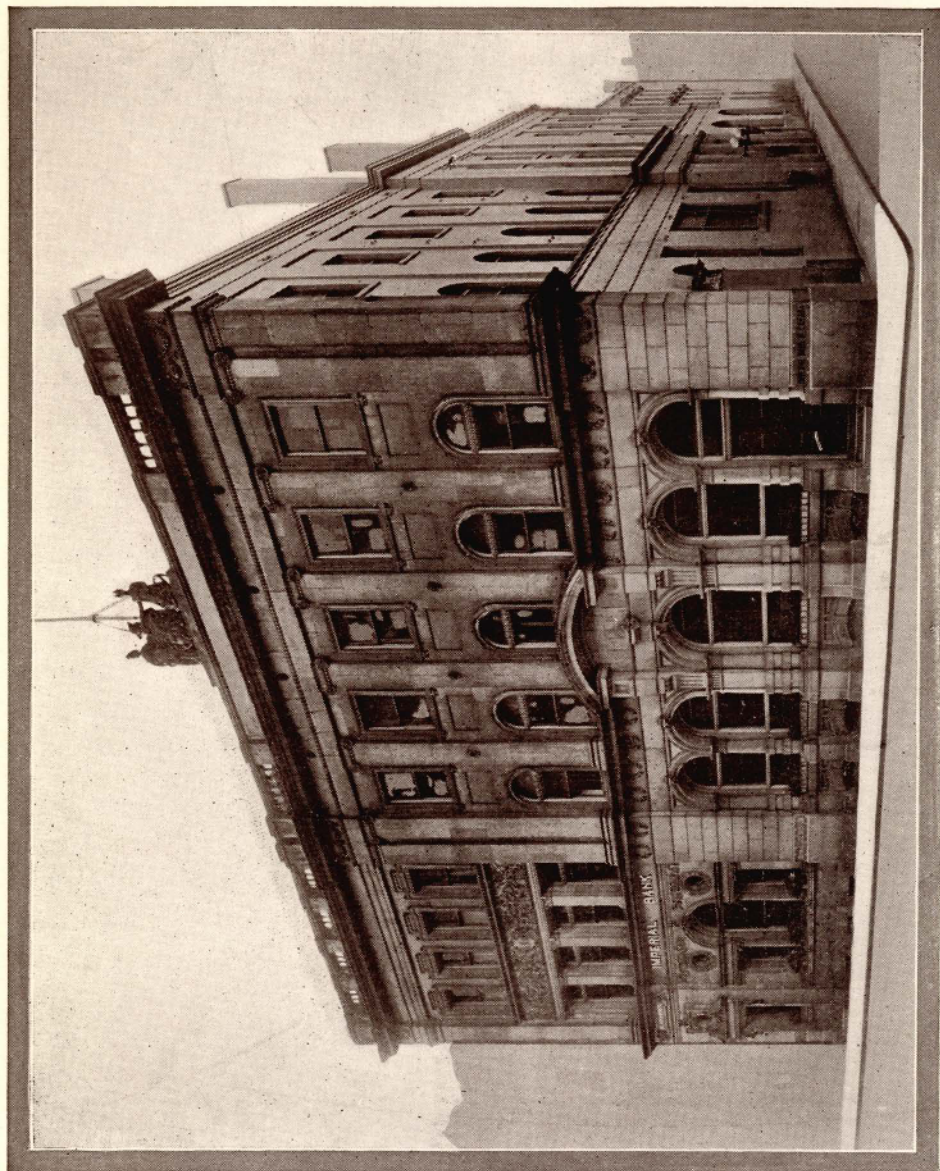
The Scrutineers appointed at the meeting subsequently reported the following Shareholders duly elected Directors for the ensuing year:—

Peleg Howland, Wm. Hamilton Merritt, M.D., Sir James Aikins, K.C., John Northway, J. F. Michie, Sir James Woods, E. Hay, Frank A. Rolph, R. S. Waldie, George C. Heintzman.

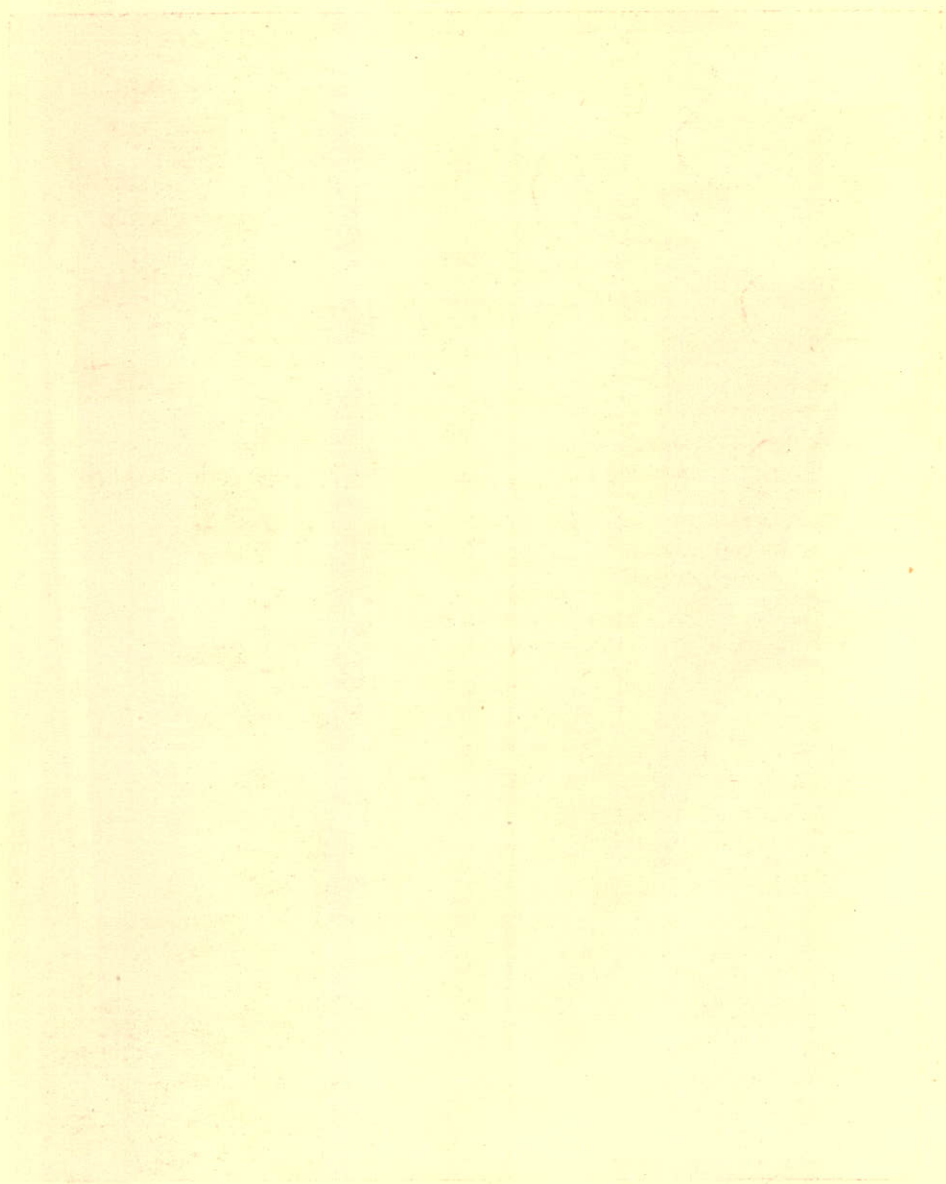
The meeting then adjourned.

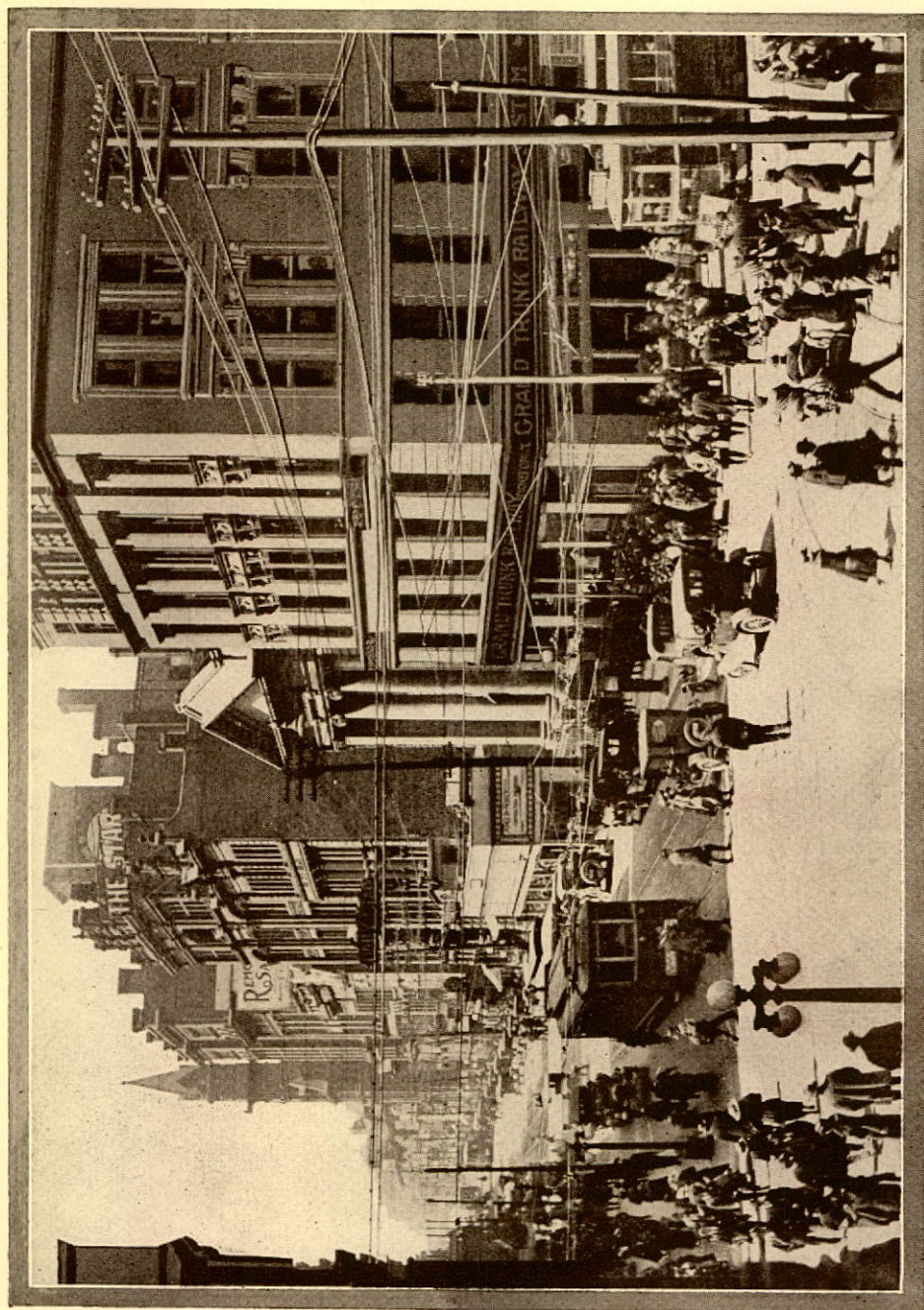
PHOTOGRAPHS
OF A FEW OF THE 218 BRANCHES OF
IMPERIAL BANK OF CANADA





TORONTO BRANCH—HEAD OFFICE





SITE FOR NEW HEAD OFFICE—CORNER KING AND YONGE STREETS, TORONTO



PRINCE ALBERT, SASK., BRANCH



KAMLOOPS, B.C., BRANCH



WINDSOR, ONT., BRANCH



COCHRANE ONT., BRANCH



BATHURST AND DUPONT BRANCH, TORONTO



THOROLD, ONT., BRANCH



PORTAGE LA PRAIRIE, MAN. BRANCH



HAMILTON, ONT., BRANCH



AMHERSTBURG, ONT., BRANCH



QUEEN AND KINGSTON RD. BRANCH, TORONTO

List of Shareholders
of the
Imperial Bank of Canada
as on April, 30th, 1921

List of Shareholders of the Imperial Bank of Canada

as on April 30th, 1921.

SHARES, \$100 EACH

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Mrs. Eva I.....	Smiths Falls.....	17
Abbott, Oscar C.....	".....	28
Abbott, Mrs. Rachel G., in trust for Paul Abbott.....	Cleveland, Ohio.....	1
Abell, Exors. Estate Henry.....	Winnipeg, Man.....	60
Adams, Mrs. Amy E.....	Sault Ste. Marie.....	14
Adams, Mrs. Annie S. C.....	Oshawa.....	4
Adams, W. A.....	Sault Ste. Marie.....	7
Addison, Mrs. Elizabeth A.....	Toronto.....	10
Aggett, John T.....	".....	25
Aikins, Gordon H.....	Winnipeg, Man.....	5
Aikins, Sir J. A. M., K.C.....	".....	84
Aitken, Mrs. Elizabeth G.....	Cheviot, Sask.....	4
Akers, Mrs. Emily.....	Toronto.....	5
Albon, Miss Ada L.....	St. Catharines.....	10
Alcorn, Samuel.....	Lindsay.....	2
Aldwell, Executrix Estate Thos. D.....	Bournemouth, Eng... ..	45
Alexander, Mrs. Jennie.....	Conn.....	10
Alexander, Exors. Estate Wm.....	Santa Barbara, Cal... ..	29
Amys, Arthur L.....	Peterborough.....	10
Anderson, Miss Annie.....	Gores Landing.....	2
Anderson, Mrs. Dorothea S.....	Ottawa.....	12
Anderson, Mrs. Emily L.....	Highland Park, Mich.	4
Anderson, Miss Emily L.....	Toronto.....	30
Anderson, Mrs. Florence.....	Edmonton South, Alta.	2
Anderson, Miss Florence G.....	Highland Park, Mich.	2
Anderson, Miss Joan.....	Toronto.....	5
Anderson, Ross.....	Binbrook.....	5
Anderson, Miss Sophia.....	Oshawa.....	1
Andrew, J. A.....	Stratford.....	5
Andrews, Miss Esther J. A.....	Toronto.....	17
Applegath, Mrs. Elizabeth Z.....	".....	10
Applegath, L. J.....	".....	25
Appleyard, Revd. Edward, and Anna M. Appleyard, or the Survivor.....	Woodstock.....	8
Appleyard, R. H.....	Humberstone.....	5
Archbold, Lt.-Col. Francis H. W.....	Baghdad.....	22
Archer, Edward.....	Toronto.....	56
Archibald, Exors. Estate C. B.....	Truro, N.S.....	15
Ardagh, H. H.....	Toronto.....	10

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Ardern, Mrs. Marion J.	Calgary, Alta.	1
Argo, Mrs. Hilda W.	North Bay.	5
Arkell, Jas. H.	Niagara Falls South.	4
Armbrust, Robt. J.	Chantler.	1
Armour, E. Douglas, K.C.	Toronto.	85
Armstrong, D. N.	St. Louis, Mo.	31
Armstrong, Exors. Estate Mrs. Elizabeth.	Toronto.	26
Armstrong, Mrs. Fidelia J.	"	2
Armstrong, Herbert W., M.D.	Fergus.	60
Armstrong, Miss Jean.	St. Louis, Mo.	11
Armstrong, Mrs. Mary J., and Miss Dorothy M. Armstrong, Joint Acct.	Chico, Cal.	11
Armstrong, Thomas, M.D.	Toronto.	14
Armstrong & Cook.	"	50
Arnold, Mrs. Martha C.	St. Catharines.	30
Arnoldi, Mrs. Emily P.	Ottawa.	21
Arthurs, Mrs. Anne J., Trustee.	Toronto.	216
Ashbridge, Jesse.	"	23
Atchison, Mrs. Edith F.	Fergus.	3
Atherton, T. A.	London.	5
Athoe, William G.	Ridgeway.	50
Atkin, Gilbert McI.	Banff, Alta.	16
Auld, Mrs. Christina M.	Toronto.	7
Austin, Albert W.	"	200
Avonmore, Viscountess Mabel Sara.	Bournemouth, Eng.	7
Aykroyd, Mrs. Mable P.	Toronto.	2
Bagnani, Madame Florence R.	Rome, Italy.	86
Bailey, Mrs. Gertrude.	Young, Sask.	5
Bain, George D.	Sussex, N.B.	56
Bain, James W., K.C.	Toronto.	50
Bain, John A.	Sussex, N.B.	2
Bain, Mrs. Mary.	Toronto.	375
Bainard, Mrs. Edna B.	Glanworth.	10
Baines, Allen, M.D.	Toronto.	25
Baines, Exor. Estate Mrs. R. J. Ella.	"	39
Baird, Wm.	Sunderland.	6
Baker, Miss Alberta M.	North Bay.	50
Baker, Mrs. Bessie W.	Kingston.	2
Baker, Rev. Hibert R.	Victoria, B.C.	4
Baldwin, Revd. H. Grasett.	Farnham, Eng.	50
Baldwin, Exors. Estate Henry St. Geo.	Toronto.	25
Baldwin, Trustees Estate J. B., M.D.	"	20
Baldwin, L. H.	"	22
Baldwin, L. H., in trust for Miss Elizabeth A. M. Baldwin.	"	28
Baldwin, Trustees Estate W. A., M.D.	"	71
Bales, Miss Maria J.	"	6
Balkwill, Mrs. Sarah J.	St. Thomas.	20
Ball, Miss Florence S.	Toronto.	28
Ball, Miss Louisa A.	"	28
Ballantyne, A. W.	"	100
Ballentine, John D.	Bankhead, Alta.	5
Bancroft, Mrs. Dorothy, Treas. M. C. League.	Quebec, P.Q.	4
Bancroft, Mrs. Margaret.	Vancouver, B.C.	3

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Bank of Hamilton, Pension Fund.....	Hamilton.....	24
Barber, Mrs. Edith J.....	Moose Jaw, Sask.....	10
Barnum, Mrs. Margaret.....	Brighton.....	25
Barr, Walter J.....	Toronto.....	50
Barrie, Mrs. Winnifred J.....	".....	42
Barron, Miss Grace C.....	Fonthill.....	9
Bartlett, Mrs. Janet B.....	Dunnville.....	3
Barton, Chas. F., and G. E. Barton, in trust.....	Toronto.....	30
Bate, Arthur W.....	St. Catharines.....	20
Bate, Charles F.....	Brampton.....	20
Bate, Edward N.....	Toronto.....	15
Bate, Henry N.....	St. Catharines.....	20
Bate, Herbert M.....	".....	15
Bate, Miss Mary F.....	".....	17
Bate, Exors. Estate Newell.....	Ottawa.....	103
Bate, Thos. B.....	New Orleans, La.....	20
Bate, Exors. Estate Thomas B.....	St. Catharines.....	77
Bate, W. Thornton.....	".....	20
Bateman, G. C.....	Toronto.....	15
Bateman, R. M.....	".....	10
Bates, James C., D.D.S.....	".....	36
Bates, Mrs. Norma M.....	Ottawa.....	7
Baugh, Mrs. Florence.....	Toronto.....	20
Baxter, D. W.....	Bedford Park.....	35
Beattie, Miss Mabel J.....	Woodstock.....	10
Beatty, Mrs. Lillian M.....	Toronto.....	21
Beaty, John W.....	".....	28
Beck Manufacturing Co., Ltd., C.....	Penetanguishene.....	98
Beemer, Frank, M.D.....	Vittoria.....	28
Beeshy, Mrs. Clara E.....	Ridgeway.....	20
Begg, John W., M.D.....	London, Eng.....	116
Belcourt, Miss Gabrielle.....	Ottawa.....	4
Bell, Mrs. Annie.....	".....	8
Bell, Charles, Surv'g Trustee.....	Halifax, N.S.....	2
Bell, J. P., and Madeline E. Bell, Trustees Estate Annie M. Park.....	Hamilton.....	2
Bell, Miss Madeleine E.....	".....	36
Bell, Mrs. May E.....	Toronto.....	14
Benjamin, Mrs. Henrietta.....	".....	1
Bennett, Mrs. Hannah J.....	New Haven, Conn.....	100
Benson, Mrs. Alice M. McK.....	Toronto.....	9
Benson, Miss Clara C.....	Port Hope.....	11
Benson, Miss May L.....	St. Catharines.....	6
Benson, Miss Susan E.....	".....	49
Benson, T. B. F.....	Port Hope.....	6
Benson, Exors. Estate Judge Thos. M.....	".....	58
Berard, Miss Irma.....	Paris, France.....	25
Berry, Miss Christena J.....	Corinth.....	2
Berry, H. L.....	Walkerville.....	1
Bertie Lodge, No. 150, I.O.O.F.....	Ridgeway.....	7
Berwick, John W. R.....	Mount Vernon, N.Y.....	3
Bethune, Arthur M.....	Hamilton.....	4
Bethune, Miss Beatrice M.....	Toronto.....	33
Bethune, Rev. C. J. S., in trust.....	".....	78
Bethune, Miss Margaret V.....	".....	33

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Bethune, Miss Marion L.	Toronto.	33
Bevan, Rev. William	Niagara Falls South.	30
Bews, James, and Margaret Bews, Joint Account.	Orkney Islands, Scot.	3
Bews, John T.	New Liskeard.	1
Bicknell, Alfred.	Toronto.	16
Bicknell, Alf., Annie and J. W., Trustees.	"	5
Bicknell, Miss Annie.	Hamilton.	11
Bicknell, James W.	Toronto.	7
Bicknell, Mrs. Minnie.	"	28
Biggar, Miss Jane E. J.	Mohawk.	5
Bingham, C. D.	Toronto.	25
Bingham, Mrs. Emma K.	Aylmer.	14
Bingham, R. W.	Eau Claire, Wis.	52
Bissonnette, Louis.	St. Catharines.	42
Blachford, A. W.	Toronto.	14
Black, A. H.	"	33
Black, A. T.	New York, N.Y.	36
Black, Miss Charlotte E.	Toronto.	25
Black, F. A.	Fergus.	10
Black, Frederick J.	Tweed.	13
Black, Mrs. Helen.	Fergus.	27
Black, J. C.	Toronto.	115
Blackberg, A. L.	Cando, Sask.	3
Blagborne, Mrs. Medora.	Ridgeville.	9
Blaikie & Co., G. W.	Toronto.	2
Blaiklock, Mrs. Jennie E.	Montreal.	4
Blaiklock, Executor Estate Mrs. Martha.	"	20
Blain, Thos. W.	Toronto.	15
Blake, Mrs. Ethel M.	Port Hope.	11
Blakely, John P.	Picton.	6
Blanchet, John.	North Bay.	30
Boeckh, John C.	Toronto.	7
Bolster, Miss Frances I.	Vancouver Island, B.C.	2
Booker, Newman.	Monrovia, Cal.	7
Boomer, Miss Gertrude A.	Toronto.	24
Boomer, Miss Helen A.	"	16
Boomer, Henry C.	"	100
Boomer, Miss Jessie I.	"	16
Booth, G. E. H.	Cobalt.	23
Booth, William.	Toronto.	35
Borland, Joseph G.	Claremont.	21
Boswell, A. R.	Toronto.	15
Boswell, A. R., K.C., Executor Estate Mary Cruso, deceased.	"	9
Boswell, Andrew W.	Quebec, P.Q.	14
Boswell, Charles E. A.	"	2
Botsford, Miss Bessie.	Toronto.	1
Boufford, Simeon.	Amherstburg.	10
Boullee, W. H.	New Hamburg.	10
Boulter, Mrs. Maria P.	Niagara Falls.	15
Boulton, Miss Adeline M.	Toronto.	1
Boulton, A. R. M., and The Royal Trust Co., Exors. Estate Mary E. King.	Quebec, P.Q.	280
Boulton, Arthur St. G.	Toronto.	10
Boulton, Administrator Estate John.	"	44

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Bourke, Mrs. Elizabeth.....	North Bay.....	10
Bourke, Miss Mary M.....	".....	1
Bourlier, Mrs. Nellie G.....	Toronto.....	5
Bowns, Miss Felice M.....	Guilford, Conn.....	10
Box, Harry.....	Ridgeway.....	19
Boyce, James G.....	Toronto.....	28
Boyd, Administrators Estate Mrs. Harriet	".....	7
Boyd, Mrs. Ida I.....	".....	16
Boyd, John.....	".....	31
Boyer, Mrs. Emily H.....	Willow Point, B.C.....	30
Boyle, Mrs. Amy.....	Toronto.....	7
Boyle, Exors. Estate Arthur.....	Niagara Falls.....	74
Bradley, Chas. T.....	Port Colborne.....	10
Brecken, Revd. E. R. M.....	Toronto.....	26
Brecken, P. R.....	Calgary, Alta.....	11
Breckenridge, Mrs. Eleanore G.....	Toronto.....	70
Breedon, Miss Grace M.....	Brantford.....	30
Brett, Thos. E.....	Craighurst.....	7
Bricker, Irwin C.....	Yorkton, Sask.....	5
Brien, Exors. Estate William.....	Trillick, Ireland.....	23
Briggs, Mrs. Arabella V.....	Niagara Falls, N.Y.....	6
Briggs, J. H. A.....	Brockville.....	11
Bright, William M.....	Niagara Falls.....	50
Bristow, James.....	St. Thomas.....	4
Brodie, Francis A., Trustee.....	Vancouver.....	7
Brooks, Mrs. Lila Fair.....	San Francisco, Cal.....	19
Broome & Hayward.....	Toronto.....	1
Broughton, Miss Vida E.....	Bradford.....	3
Brouse, Mitchell & Co.....	Toronto.....	5
Brown, Miss Agnes C.....	Ottawa.....	1
Brown, Allen.....	Montreal.....	11
Brown, Miss Annie M.....	Ottawa.....	1
Brown, Mrs. Eliza.....	Arkona.....	3
Brown, Miss Florence E.....	Ottawa.....	1
Brown, F. D.....	Toronto.....	220
Brown, Geo. C.....	Welland.....	2
Brown, Isaac.....	Toronto.....	10
Brown, Miss Jean.....	Ottawa.....	1
Brown, Miss Margaret M.....	Oak Park, Ill.....	6
Brown, Victor E.....	".....	35
Brown, Victor E., Trustee.....	".....	22
Bruce, Mrs. Margaret C.....	Racine, Wis.....	28
Bryce, P. H., M.D.....	Ottawa.....	5
Brymner, Mrs. Georgie G.....	Kingston.....	23
Bryson, Miss Jean.....	Perth.....	17
Bryson, Miss Maggie.....	".....	17
Bryson, Robt. B.....	".....	7
Buck, G. Philip.....	Brantford.....	36
Buck, W. E.....	".....	28
Bull, Bartle E.....	Toronto.....	23
Bull, Miss Kate E. M.....	".....	28
Bull, Mrs. Nettie H.....	".....	40
Burbidge, Mrs. Susan M.....	Winnipeg, Man.....	20
Burgess, Miss Augusta W.....	Gloucester, Mass.....	10
Burgess, Trustee and Executor Estate Ralph K.....	Toronto.....	210

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Burk, Miss Charlotte A.	Toronto.	3
Burland, Exors. Estate G. B.	Montreal, Que.	121
Burns, Gavin H., and F. B. Pemberton, Trustees Estate B. W. Pearce.	Victoria, B.C.	60
Burns, Mrs. Margaret L.	Toronto.	7
Burr, Wm.	Fergus.	10
Burritt, A. P.	Toronto.	60
Burritt, Mrs. Emma, in trust for Elizabeth Aylesworth.	"	5
Burt, Mrs. Margaret L.	Wilmington, N.C.	2
Burton, Edward C.	Port Perry.	27
Burton, George F.	Toronto.	20
Burton, George F., in trust for Mrs. Eliza- beth F. Bain.	"	10
Burton, Mrs. Maude.	"	7
Cadenhead, Mrs. Emma J.	Kingston.	9
Cadham, Joseph G.	Niagara Falls.	6
Cairns, Mrs. Katherine B.	Woodsville, N.H.	8
Caldbeck, Mrs. Margaret.	Toronto.	10
Calder, Robt. W.	"	1
Caldwell, Executors Estate Wm.	Peterboro.	14
Cameron, Mrs. Elizabeth S.	Toronto.	75
Cameron, Miss Mary H.	Nelson, B.C.	10
Campbell, Alex.	Hamilton.	19
Campbell, Alex. J., Trustee for Louise L. Yeoman.	Truro, N.S.	7
Campbell, A. W. Morley.	Port Perry.	25
Campbell, Trustees Estate Mrs. Caroline J.	Hamilton.	12
Campbell, C. S., G. T. Bogert and The Royal Trust Co., Trustees.	Toronto.	70
Campbell, Donald.	Thorold.	16
Campbell, Miss Ethel M.	Toronto.	15
Campbell, Mrs. Jessie L.	"	25
Campbell, J. Roy, J. H. A. L. Fairweather and C. F. Inches, Trustees for Eliza- beth Norman.	St. John, N.B.	111
Campbell, Miss Mabel M.	Hamilton.	34
Campbell, Miss Mary G.	Tillsonburg.	2
Campbell, Robert D.	Delhi.	6
Campbell, Miss Ruby C.	Hamilton.	48
Campbell, Stratton & Co.	Toronto.	2
Canada Life Assurance Co.	"	1306
Carey, Mrs. Margaret.	Hamilton.	100
Carey, Executors Estate Wm.	Toronto.	29
Carleton, Revd. Hubert.	Willmette, Ill.	23
Carleton, Estate of Mrs. Marie.	Toronto.	35
Carmichael, C. G.	"	21
Carmichael, Paul C.	"	2
Carmichael, Thos. L.	"	23
Carnahan, Mrs. Mabel A.	"	8
Carr, George W.	Wingham.	20
Carruthers, James N.	Toronto.	14
Carruthers, John.	"	15
Carscallen, Henry G.	Hamilton.	5
Carswell, Mrs. Annie E.	Oshawa.	25

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Carswell, Robt.....	Toronto.....	140
Carter, Mrs. Amy J.....	Port Colborne.....	15
Carter, Administrator Estate C. H.....	".....	5
Carter, Miss C. Louise.....	".....	2
Carter, Mrs. Ellen E.....	".....	2
Carthew, Mrs. Elizabeth I.....	Stamford.....	2
Cartwright, C. W., Mgr., and H. M. Patterson, Acct., in trust.....	Hamilton.....	255
Case, C. C.....	New Norway, Alta.....	10
Case, Charles A.....	St. Catharines.....	111
Case, Miss Eileen E.....	".....	3
Case, Milo M.....	Edmonton, Alta.....	1
Case, Mrs. Nora J.....	New Norway, Alta.....	3
Cassels, Geo. H., Trustee Estate Alex. Manning.....	Toronto.....	35
Cassels, Hamilton, and J. W. Carrick, in trust.....	".....	6
Cassels, Mrs. Laura Cecil.....	".....	25
Cassels, R. S.....	".....	30
Cassels, Justice Sir Walter G. P.....	Ottawa.....	84
Cassels, W. Gibson.....	Toronto.....	50
Caswell, Executrix Estate Fred. T.....	Allston, Mass.....	5
Caven, Miss Jean.....	Toronto.....	6
Cawthra, Mrs. E. J.....	".....	25
Cawthra, Mrs. E. J., and W. H. Cawthra, in trust for Mrs. A. M. Adamson.....	".....	40
Cawthra, Mrs. E. J., W. H. Cawthra and Mrs. A. M. Adamson, in trust for Mrs. E. J. Cawthra.....	".....	25
Cayley, Arthur B.....	".....	2
Cayley, Claud T.....	London, Eng.....	28
Chadburn, Herbert B.....	Montreal, Que.....	5
Chambers, Albert.....	Aylmer West.....	45
Chambers, W. J.....	Toronto.....	10
Chantler, Elwood.....	Chantler.....	18
Chapell, Louis.....	North Bay.....	16
Chapman, Mrs. Rose.....	New Liskeard.....	2
Chapman, William.....	Toronto.....	25
Chartered Trust and Executor Co.....	".....	8
Chase, Mrs. Margaret G.....	Galt.....	11
Chellew, Mrs. Carrie M.....	Santa Barbara, Cal.....	3
Chellew, Miss Clara M.....	Toronto.....	15
Chellew, Joseph S.....	Blyth.....	4
Cheney, William G.....	Montreal, Que.....	70
Cherry, Blain.....	Preston.....	3
Cherry, Geo. A.....	".....	40
Cherry, Mrs. Jennie A.....	Toronto.....	5
Cherry, John.....	Galt.....	32
Cherry, Mrs. Margaret C.....	".....	9
Cherry, Wm.....	Preston.....	30
Chester, Geo. T.....	Buffalo, N.Y.....	10
Child, Mrs. Ada B.....	Calgary, Alta.....	15
Chisholm, Duncan.....	Kitchener, Ont.....	11
Chisholm, T. A.....	Toronto.....	7
Chiswell, J. P.....	Stratford.....	23
Christopher, Executrices Estate A. N.....	Ingersoll.....	38

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Christopher, Mrs. Matilda.....	Oakland, Cal.....	43
Clarke, Mrs. Jane D. F.....	Fitzroy Harbour.....	9
Clarke, R. J.....	Colborne.....	5
Claus, Charles A.....	Ridgeway.....	3
Claus, Daniel W.....	".....	3
Claus, Edward.....	Buffalo, N.Y.....	3
Claus, Fred. W.....	Ridgeway.....	3
Claus, Henry W.....	".....	3
Clayton, Mrs. Fannie G.....	Swansea.....	13
Clemitsen, Miss Mary E.....	Ascutneyville, Vt.....	4
Clergue, Miss Gertrude.....	Montreal, P.Q.....	2
Clergue, Miss Gertrude, in trust.....	".....	2
Cleveland, Milo L.....	Brockport, N.Y.....	10
Clews, Arthur L.....	Rhyl, Wales.....	1
Cline, Leonard F., M.D.....	Kitchener.....	49
Cline, Mrs. Louisa V.....	".....	14
Clogg, Mrs. Isabella E.....	St. Catharines.....	9
Coccola, Rev. Francis.....	Grand Forks, B.C.....	8
Cockshutt, Edmund L.....	Brantford.....	30
Cockshutt, Frank.....	".....	74
Cody, Mrs. Florence L.....	Toronto.....	7
Cody, Rev. H. J.....	".....	63
Coe, Mrs. Luella M.....	Buffalo, N.Y.....	2
Coleman, James.....	St. Thomas.....	3
Coleman, Mrs. Maud M., in trust.....	Toronto.....	10
Collins, Mrs. Addie Z.....	St. Catharines.....	5
Collver, Mrs. Nessie.....	Toronto.....	1
Colonial Investment and Loan Co., The..	".....	600
Confederation Life Association.....	".....	200
Conley, Mrs. Jessie L.....	Ottawa.....	7
Cooch, A. C.....	Toronto.....	65
Cook, Geo. E., in trust for Estate Geo. J.	".....	200
Cook.....	".....	20
Cook, Geo. T.....	Welland.....	300
Cook, Trustees Estate John L.....	Toronto.....	5
Cook, Mrs. Laura.....	Niagara Falls South..	12
Cooke, Mrs. Elizabeth.....	Uxbridge.....	28
Cooper, Mrs. Mary G., in trust.....	Balderson.....	4
Cooper, Rev. William.....	Mount Forest.....	35
Cooper, William H.....	St. Thomas.....	5
Copeland, Mrs. M. A.....	Elmvale, Ont.....	2
Copland, Mrs. Madge.....	Toronto.....	35
Coppley, George C., in trust.....	Hamilton.....	14
Coppley, Miss Lottie.....	".....	10
Cosbie, W. G., M.D.....	Toronto.....	10
Cosens, Mrs. Lillie G.....	".....	16
Coste, D. A., in trust.....	Niagara Falls.....	58
Coste, Eugene.....	Calgary, Alta.....	20
Coste, Louis.....	Ottawa.....	1
Cottingham, W. S.....	Winnipeg, Man.....	29
Couch, John A., M.D.....	Toronto.....	50
Coulson, D.....	".....	29
Coulthard, Mrs. Eva E.....	Peterborough.....	18
Coulthard, R. A.....	Whitby.....	15
Coulthard, Miss Sarah A.....	".....	40
Coulthard, Estate W. W.....	Peterborough.....	

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Court Bertie, No. 478, C.O.O.F.	Ridgeway	6
Courtice, Francis E.	Collingwood	4
Couse, H. E.	Fergus	5
Cowan, Mrs. M. Helen	Welland Junction	8
Cowie, Hedley V.	Toronto	10
Crane, George A.	Niagara Falls, N.Y.	10
Cranston, Mrs. Edith	Tansley	4
Crawford, Mrs. Edith L.	Edmonton, Alta.	46
Crawford, Miss Geraldine F.	St. Catharines	15
Crawford, Miss Sara J.	Windsor	10
Crawford, Thomas	Toronto	50
Cream, Miss Rachel	Quebec, P.Q.	36
Creighton, Mrs. Margaret A.	Brantford	14
Crewe, H.	Toronto	16
Crocker, Miss Adelaide B.	"	1
Crocker, William	"	200
Crocker, Wm., in trust for James W. Crocker	"	1
Crooks, Willoughby	Montreal, P.Q.	7
Crookshanks, Mrs. Eliza S. M.	Peterborough	3
Crosthwaite, Harvey F.	Bartonville	3
Crow, Miss Mary	Toronto	1
Crowther, Wm. C.	"	205
Crysler, Mrs. Catherine	St. Davids	3
Cummings, Mrs. Maude S.	Winnipeg, Man.	6
Currie, Executors Estate Christina V.	Port Perry	43
Cuthbert, Mrs. Estella	Ann Arbor, Mich.	17
Cuthbert, Mrs. Estella, in trust for Edward S. Cuthbert	"	1
Cuthbert, Mrs. Estella, in trust for Mary A. Cuthbert	"	1
Dalton, Charles C.	Toronto	65
Dalton, Executors Estate Mrs. Emeline M.	"	16
Dalton, Miss Florence E.	Oakville	8
Dalton, Mrs. Ophelia H.	"	22
Daly, Sir M. B., and J. B. Kenny, Agents of Capt. Arthur L. Keogh	Halifax, N.S.	12
Daly, Sir M. B., and J. B. Kenny, Agents of Major E. J. L. Keogh	"	1
Daly, Sir M. B., and J. B. Kenny, Agents of Miss Mary C. Keogh	"	1
Dalzell, Mrs. Allie, in trust for Women's Hospital Aid Society	Galt	4
Danter, Miss Alice H.	Toronto	7
Darlington, Mrs. Annie	"	4
Darlington, Edwin	Merton	11
Darlington, Miss Grace	Toronto	6
Darlington, Josiah	Todmorden	8
Darlington, Robt. J.	Toronto	25
Davey, Miss Esther L.	Grand Valley	7
Davidson, Mrs. Florence I.	St. Catharines	4
Davie & Sons, Geo. T.	Levis, P.Q.	10
Davies, Executors Estate Mrs. Emma	Toronto	102
Davies, Miss Fidelia	"	5
Davies, Mrs. Harriet L.	"	11
Davies, Thos. E.	Port Colborne	8

Imperial Bank of Canada

Davis, Miss Florence M.	Aylmer	3
Davis, Mrs. Florent P.	"	3
Davis, Frank G.	"	10
Davis, Joseph	"	50
Davison, Fred. H.	Bridgewater, N.S.	10
Deacon & Co., F. H.	Toronto	2
Dean, A. C. H.	"	35
Dean, Mrs. Minnie	Chatham	1
Dean, Percy H.	Toronto	7
Denison, Mrs. Mary	Port Colborne	15
Dennistoun, Miss Elizabeth O.	Perth	114
Dennistoun, Mrs. Katharine A.	Winnipeg, Man.	130
Derry, Mrs. Margaret G.	Purley, Surrey, Eng.	200
Deterling, Mrs. Stella M.	Port Colborne	5
Devine, Mrs. Mary A.	Collingwood	16
Dewey, Jeremiah	Niagara Falls, N.Y.	10
Dexter, Mrs. Elizabeth	Toronto	28
Dick, John	Fergus	2
Dickinson, Stephen C.	Halsetown, St. Ives, Eng.	2
Dight, Norris	Thedford	7
Dimock, J. Wesley	Windsor, N.S.	3
Dinnis, Mrs. Louise A., and Jas. S. Brownell, Joint Account	Rionido, Cal.	45
Disher, Mrs. Florence E.	Ridgeway	10
Disher, Merritt V.	"	61
Disher, Miss Ora W.	"	2
Disher, W. B.	"	165
Dixon, Executors Estate B. Homer	Toronto	191
Dixon, Frank I.	"	10
Dixon, Estate of Wm.	"	15
Dobbie, George A., in trust	Galt	5
Dobbie, J. H., in trust for Miss Cecilia Robertson	Kitchener	2
Dobree, Mrs. Susannah A.	Ramsgate, Eng.	12
Docter, Miss Cecilia C.	Belleville	7
Docter, Miss Philinda G.	"	7
Dodds, Mrs. Agathe	Toronto	12
Dominion Fire Insurance Co.	"	50
Domville, Mrs. Adèle de B.	Montreal, P.Q.	29
Donald, Hugh H.	Toronto	2
Donnelly, B. W.	Ancaster	3
Donnelly, B. W., in trust	"	6
Doran, Miss Jennie E.	Toronto	8
Doran, Wm. L.	Niagara Falls	50
Doubt, Henry	Oshawa	15
Douglas, Mrs. Elizabeth B.	Montreal, P.Q.	15
Douglas, William	Fort Erie	50
Douglas, Wm. M.	Toronto	5
Dowling, Mrs. Elizabeth	Ottawa	5
Dowling, J. F.	"	5
Doyle, Mrs. Susan	Charlottetown, P.E.I.	17
Drummond, Geo. E., J. T. McCall and G. I. Drummond, Exors. Estate Eliz. F. Drummond	Montreal, P.Q.	79
Drummond, Miss Winnifred E.	Paris Station	1

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Drury, Mrs. Maria A.	St. Catharines.....	90
Drynan, Mrs. Alice M.	Hamilton.....	34
Drynan, Miss Louise E.	Toronto.....	56
Drynan, Miss Margaret J.	".....	60
Dudley, Robt. L.	North Bay.....	10
Duff, Donald W.	Toronto.....	14
Dumble, Mrs. Hester A.	".....	33
Dumble, Executors Estate John H.	Cobourg.....	11
Dunbar, Miss Irene.	Dunbarton.....	4
Dunbar, Mrs. Mary E.	Ottawa.....	14
Dunbar, W. T.	Dunbarton.....	10
Dunlop, John, A. C. Cumming and Alex. Robertson, in trust.	Montreal, P.Q.....	50
Dunnigan, F. J.	Toronto.....	40
Durward, Miss Jean, and Miss Florence Durward, Jt. Acct.	".....	5
Dwyer, E. F.	St. Catharines.....	14
Dwyer, Mrs. Florence.	Toronto.....	57
Eastern Trust Co., Guardians of Estate of Children A. L. Gue.	Halifax, N.S.	2
Eastern Trust Co., Trustees for Kate D. Jones.	".....	1
Eastern Trust Co., Trustees for Helen Kaulbach and Kate Moore.	".....	6
Eastern Trust Co., Trustee for Morris children, under will of late S. G. Black. Eastern Trust Co., in trust for St. Andrew's Presbyterian Church, Wolfville, under will of R. Pratt.	".....	8
Eastern Trust Co., Surv'g Trustee for Mrs. M. C. Primrose.	".....	5
Eastern Trust Co. and Hy. A. Kaulbach, Trustees of will Rev. J. A. Kaulbach. Eastwick, James.	".....	12
Eaton, Mrs. Annie E.	Iffley, Eng.....	36
Eberts, A. L.	Owen Sound.....	5
Eberts, Mrs. Florence B.	Chatham.....	50
Eberts, Mrs. Mary M.	".....	270
Echlin, Mrs. Elmetta M.	".....	11
Eden, James.	".....	20
Edgar, Mrs. Ruby T.	Toronto.....	3
Edmond, Miss Margaret H. A.	Charlottetown, P.E.I.	4
Edwards, Miss Amy M. A. R.	Toronto.....	10
Egan, Mrs. Anna P.	Barras Head, Scotland.	5
Eggleton, Roland.	Vancouver, B.C.....	46
Egleston, Miss Clara.	Toronto.....	5
Eliot, Miss Beatrice K.	Aylmer.....	5
Eliot, John H.	Ancaster.....	2
Eliot, Miss Marjorie F. H.	Ottawa.....	11
Elliot, Exors. Estate C. H.	Dublin, Ireland.....	11
Elliot, Miss Cynthia J.	Ottawa.....	11
Elliot, Miss Kate A., and Miss Annie K. Elliot.	Belleville.....	17
Elliot, Executrices Estate Judge Wm.	Toronto.....	35
Ellis, H. T. W., K.C.	London.....	17
	".....	117
	Windsor.....	7

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Ellis, Mrs. Mary E.	Toronto	30
Ellis, Stayner	Windsor	4
Ellison, Exor. Estate Mrs. Hannah A.	St. Thomas	7
Ellison, Ralph	Lansing, Mich.	1
Ellsworth, Mrs. Catharine M.	Ridgeway	12
Ellsworth, H. V.	"	3
Elsley, David W.	"	10
Elvidge, Walter L.	Lindsay	5
English, Mrs. Mary A.	Mitcham, Eng.	35
Equi, W. J.	Toronto	78
Evans, Mrs. Emily E.	"	34
Evans, George E.	"	35
Evans, Henry W.	"	71
Evans, Miss L. Evelyn	Bournemouth, Eng.	7
Evans, Mrs. Mary E.	Toronto	20
Evans, Mrs. May M.	West Toronto	2
Evans, W. J.	Toronto	34
Ewing, Wm. H.	Newfane, N.Y.	3
Fair, Robt., in trust for Eileen McC. Fair	Peterborough	14
Fair, Thomas J.	Brantford	16
Fares, Mrs. Fidelia	Port Colborne	4
Faris, Peter M.	Aurora	5
Farmer, Mrs. Ada M.	St. Catharines	12
Farmer, Mrs. Mary H.	Fergus	23
Farmer, R. D.	"	30
Farncomb, Miss Dorothea	Toronto	20
Farncomb, Miss Dorothy	"	4
Farncomb, Rev. Frederick E.	"	20
Farncomb, Miss Marjorie C.	"	4
Farncomb, Thos. S., M.D.	Trenton	28
Farncomb, Rev. William	Toronto	16
Farquharson, Irving W.	Media, Pa.	5
Farquharson, Percy G.	Harrisburg, Pa.	10
Farrell, Miss Dorothy S.	Berwick, N.S.	18
Farrell, Miss Letitia	Halifax, N.S.	249
Farrell, Miss Teresa	"	241
Farthing, John M.	Aylmer	70
Fergus, The Reeve and Treasurer of the Village of, in trust	Fergus	3
Ferguson, Mrs. Estelle	Nelson, B.C.	3
Ferguson, John	Toronto	70
Ferguson, Mrs. Mary E.	"	255
Ferrie, A. E.	"	10
Ferrie, A. E., and Maud Ferrie, Exors.		
Estate C. Ferrie	Hamilton	25
Ferrie, Mrs. Maud	"	28
Field, Henry M.	London, Eng.	16
Field, John T.	Cobourg	7
Fillingham, Joseph P.	Lansing, Mich.	30
Filshie, Exors. Estate A.	Mount Forest	23
Finn, Mrs. Mary	Halifax, N.S.	25
Fisher, T. C., in trust	Barrie	5
Fisken, J. Kerr, in trust	Toronto	28
Fisken, J. Kerr, in trust for Mrs. E. M. Fellowes	"	4

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Fisken, J. K., and W. R. Wadsworth, Trustees.....	Toronto.....	7
Fitton, Cecil H., Minnie Fitton and H. W. Fitton, Trustees.....	Brantford.....	20
Fitton, H. W., in trust.....	".....	8
Fitzpatrick, Louis J.....	Haileybury.....	4
Fleming, Miss Elizabeth S.....	Galt.....	10
Fleming, Mrs. Helen G.....	Toronto.....	10
Fletcher, Miss Annie.....	Montreal.....	15
Fletcher, George F.....	Halifax, N.S.....	3
Fletcher, Miss Mary E.....	".....	5
Fonteyne, Chs.....	Wetaskiwin, Alta.....	5
Foote, A. H.....	Fergus.....	5
Forbes, D. G. P.....	Woodstock.....	10
Forgie, Mrs. Isabel K.....	Pembroke.....	5
Forgie, J. G.....	".....	20
Forgie, J. G., in trust.....	".....	50
Forlong, Miss E. S.....	Hamilton.....	58
Forrest, John A., W.S.....	Edinburgh, Scotland.....	23
Forster, Mrs. Bessie C.....	St. Catharines.....	5
Forster, J. W. L.....	Toronto.....	49
Foss, Miss May C.....	St. Thomas.....	42
Foster, C. C.....	Toronto.....	14
Foster, Miss Ellen M.....	".....	2
Foster, Miss Elma A.....	Orono.....	8
Foster, Hubert B.....	Bowmanville.....	5
Foulds, Mrs. Mary.....	Toronto.....	50
Fowlds, Miss Grace I.....	Hastings.....	3
Fowlds, Executors Estate Henry M.....	".....	23
Fowlds, Miss Louise V.....	".....	4
Fowlds, Walter M.....	".....	8
Francis, Mrs. Charlotte.....	Winnipeg, Man.....	5
Francis, Mrs. Joan M.....	Esquimault, B.C.....	20
Francis, Wellington.....	Toronto.....	50
Frank, Mrs. Lillian B.....	St. Thomas.....	25
Fraser, Miss Christina.....	Ottawa.....	7
Fraser, Mrs. Jean F.....	Outlook, Sask.....	12
French, C. St. G.....	Duncan, B.C.....	3
Fretz, Miss Mary A.....	Stevensville.....	3
Friel, Mrs. Hannah B.....	Chicago, Ill.....	8
Fuller, Miss Alice M.....	Toronto.....	46
Fuller, Miss Alice M., in trust.....	".....	1
Fuller, Miss Amy L.....	".....	6
Fuller, Mrs. Emily St. G.....	Montreal, P.Q.....	20
Fuller, Mrs. Emma L.....	Toronto.....	50
Fuller, Miss Mary E.....	Hamilton.....	18
Furnell, Wm. J.....	Banff, Alta.....	40
Gage, Cameron.....	Bartonville.....	63
Gage, Mrs. Charlotte D.....	Toronto.....	5
Gage, F. H.....	".....	19
Gage, Miss Gladys G.....	".....	100
Gage, Lady Ina B.....	".....	100
Gage, Miss Wilhelmina B.....	".....	150
Gage, Sir W. J.....	".....	396
Galoska, Mrs. Mabel B.....	New Liskeard.....	5

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Galt Hospital Trust.....	Mrs. Anna.	Galt.....	25
Gamble, Administratrix Estate Mrs. Anna.	Toronto.....		6
Gamble, Miss Sarah.....	".....		20
Garby, Miss Dora.....	".....		2
Garner, Miss Clara M.....	St. Catharines.....		1
Gates, Miss Clara A.....	Hamilton.....		6
Gates, Fred. W.....	".....		2
Gates, Mrs. Georgina K.....	London.....		2
Gates, Herbert E., Exor. Estate Geo. E.	".....		40
Geary, G. Reginald, K.C.....	Toronto.....		15
Geggie, Mrs. Isabella M.....	Ottawa.....		28
General Accident Assurance Co. of Canada	Toronto.....		116
George, Alfred W.....	Port Hope.....		19
Gerrie, Mrs. Carrie E.....	Chicago, Ill.....		14
Gibson, Mrs. Agnes E.....	Belleville.....		60
Gibson, Miss Margaret.....	Waterloo.....		9
Gilbert, Miss Gertrude E. B.....	St. Thomas.....		14
Gilbert, Miss Kathleen M. I.....	".....		14
Gilbert, R. F. A.....	".....		9
Gilchrist, Mrs. Agnes S.....	Toronto.....		5
Gillbard, Edward B.....	East Orange, N.J.....		28
Gillbard, John W.....	Toronto.....		26
Gillespie, Mrs. Grace G.....	".....		21
Gillespie, Jas. F.....	Picton.....		32
Gillies, Mrs. Isabel R.....	Hamilton.....		35
Gillies, James B.....	".....		25
Gilmer, Arthur.....	Waterdown.....		10
Gilmour, Executrix Estate Jos. E.....	North Bay.....		25
Givens, Miss May.....	Boston, Mass.....		25
Glassco, A. W.....	Hamilton.....		4
Glassco, Ernest S.....	Oakville.....		5
Glatfelter, W. E.....	Harrisburg, Pa.....		10
Glenney, Edwin J.....	Ottawa.....		9
Glenney, Miss Theresa L.....	Toronto.....		34
Goggin, Mrs. Maria.....	Port Credit.....		8
Goldie, Alex. R., in trust for A. Gibson			
Goldie.....	Galt.....		12
Goldie, Alex. R., Executor Estate Nora	".....		2
Goldie, A. R., and J. C. Breckenridge, in			
trust for Jno. G. Breckenridge.....	Toronto.....		5
Goldie, A. R., and J. C. Breckenridge, in			
trust for Margt. E. Breckenridge.....	".....		5
Goldie, A. R., and J. C. Breckenridge, in			
trust for R. C. Breckenridge.....	".....		5
Goldie, John G.....	Galt.....		13
Goldie, Exors. Estate Mrs. Margaret.....	".....		6
Goldie, Miss Rebecca G.....	".....		28
Gomer, Mrs. Margaret C.....	San Diego, Cal.....		10
Gooch, Executor Estate R. N.....	Toronto.....		29
Goodale, Miss Marion.....	Cheviot, Sask.....		3
Goodall, Robt.....	Woodbridge.....		7
Gooderham, Executors Estate Charles H.	Toronto.....		77
Gooderham, E. G.....	".....		20
Gooderham, Exors. Estate Henry.....	".....		70

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Gooderham, Mrs. Margaret.....	Toronto.....	70
Goodwin, George.....	".....	2
Gordon, Mrs. Janet P.....	".....	22
Gordon, Mrs. Marguerite.....	Winnipeg, Man.....	6
Gordon, Robt. C.....	Fergus.....	2
Gordon, Mackay & Co., Ltd.....	Toronto.....	129
Gould, Miss Alma M.....	Uxbridge.....	4
Gould, Miss Mary, Alma M. Gould and Elizabeth G. Carr, in trust.....	".....	70
Gould, Miss Minnie.....	".....	4
Goulding, Mrs. Dorothy M.....	Toronto.....	17
Goulding, Executor Estate George.....	".....	98
Gourlay, Mrs. B. Annie.....	Blackpool, Lancs., Eng.....	12
Gourlie, Herbert W.....	Toronto.....	21
Gow, Alexander.....	Windsor.....	3
Gow, George.....	Toronto.....	3
Gow, Mrs. Harriet.....	Hamilton.....	10
Gow, James.....	Windsor.....	3
Gow, Miss Janet S.....	Toronto.....	3
Gow, John E.....	Kingston.....	3
Gow, Miss Margaret C.....	Toronto.....	3
Gow, Walter.....	".....	5
Gowans, Executors Estate John.....	".....	175
Graham, Mrs. Agnes E.....	Winnipeg, Man.....	7
Graham, Miss Christina A.....	Biggar, Scot.....	7
Graham, Mrs. Clara M.....	Port Hope.....	30
Graham, Sanson & Co.....	Toronto.....	5
Grandy, Mrs. Annie.....	Port Hope.....	5
Grant, Mrs. Laura McN.....	Halifax, N.S.....	28
Grant, MacC., and F. H. Oxley, Guardians W. A. Parker.....	".....	13
Grasett, Fred. LeM., M.D.....	Toronto.....	40
Grasett, Mrs. Jane S.....	".....	10
Gray, Mrs. Margaret F.....	".....	15
Graydon, Miss Grace M.....	St. Catharines.....	5
Greacen, W. H.....	Toronto.....	1
Great West Life Assurance Co., The.....	Winnipeg, Man.....	180
Green, Arthur E.....	St. George.....	5
Green, Frank W., M.D.....	Cranbrook, B.C.....	5
Green, Mrs. Jennie B.....	Orangeville.....	3
Green-Armytage, Exors. Estate C. Ida.....	Winnipeg, Man.....	62
Greedy, Douglas C.....	Toronto.....	2
Greedy, Mrs. Mary E.....	".....	1
Greedy, Wm. and J. G.....	".....	58
Greig, Edward R.....	".....	4
Greig, Miss Margaret R.....	".....	8
Griffin, Mrs. Belle G.....	St. Thomas.....	43
Griffin, F. M.....	".....	82
Griffin, Miss Helen R.....	".....	5
Griffith, Mrs. Alice M.....	Hamilton.....	5
Griffith, Mrs. Irene C.....	Buffalo, N.Y.....	150
Grills, Geo. H.....	Toronto.....	2
Gripton, Charles M.....	Niagara-on-the-Lake.....	31
Grist, Miss Amelia C.....	Ottawa.....	36
Grist, Miss Mary L.....	".....	36
Grote, Mrs. Catherine A.....	St. Catharines.....	2
Guess, Harry A.....	New York, N.Y.....	7

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Gundy, Exors. Estate W. P.	Toronto	14
Gunn, Mrs. Nellie	"	20
Guthrie, Mrs. Amy G.	Ottawa	25
Hadley, Miss Edna A.	Westmount, P.Q.	46
Hadley, Mrs. Hattie A.	Montreal, P.Q.	38
Hagarty, Mrs. Florence A. G.	Toronto	2
Hagarty, John H. G., and F. LeM. Grasett, Trustees	"	7
Hague, Exors. Estate George	Montreal, P.Q.	36
Hahasey, Miss Mary	Niagara-on-the-Lake	10
Hale, Miss Frances A.	Colemans Hatch, Eng.	89
Hale, Miss Henrietta	"	82
Hale, Administrators Estate Jeffery	London	9
Hale, Mrs. Louisa G.	"	70
Hales, Mrs. Marion	Toronto	10
Hall, Miss Florence	Windsor	12
Hall, Mrs. Ida	Woodstock	36
Hallam, Executors and Trustee Estate John	Toronto	21
Hamill, W. J. H.	St. Catharines	1
Hamilton, Chs. R., K.C.	Nelson, B.C.	5
Hamilton, Miss Ethel M.	Ottawa	8
Hamilton, Geo. T.	"	4
Hamilton, Rev. H. F., R. C. H. Cassels and C. P. Dean, Trustees for Mrs. H. H. Longmore	Toronto	70
Hamilton, James	Port Colborne	55
Hamilton, John	Quebec, P.Q.	100
Hamilton, Rev. J. B.	Dundas	35
Hamilton, Lauchlan A.	Lorne Park	14
Hamilton, Mrs. Mary	Port Colborne	5
Hamilton, Mrs. Nancy	Byng	3
Hamilton, Executors Estate Robt.	Quebec, P.Q.	84
Hamilton, W. A.	Fergus	35
Hamilton, William J.	Fort William	5
Hamlin, Reuben W.	Glendora, Cal.	92
Hamlin, Executors Estate R. S.	Oshawa	7
Hand, Thomas W.	Hamilton	14
Harcourt, F. W., and F. C. L. Jones, Trustees	Toronto	20
Hardie, Mrs. Maria G.	Greenock, Scot.	37
Harding, Mrs. Ida	St. Pacome, P.Q.	55
Hardison, Mrs. Eliza J.	Ridgeway	38
Harman, Exors. Estate S. Bruce	Toronto	18
Harmer, Mrs. Coralee	Winnipeg, Man.	20
Harris, Mrs. Helen R.	Calgary	15
Harris, Mrs. Jessie M.	Ottawa	10
Harris, Thomas A.	Lucknow	3
Harrison, Mrs. Mary A.	Port Colborne	15
Hart, Mrs. Sarah A.	Sackville, N.B.	20
Harvey, Exor. Estate Miss Emma L.	Toronto	5
Hattie, R. M., and Hector McInnis, Trust- tees for Daisy G. Hattie	Halifax, N.S.	10
Hattie, R. M., and Hector McInnis, Trustees for Louise B. Gue	"	10

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Hattie, R. M., and Hector McInnis, Trustees for Estate T. R. Gue.....	Halifax, N.S.....	4
Haun, Mrs. Susie M.....	Ridgeway.....	10
Hawley, Miss Mary G.....	Belleville.....	28
Hay, Edward.....	Toronto.....	50
Hayes, Mrs. Ida E.....	Grosse Point, Mich.....	5
Heaslip, Estate Chs. J.....	Hagersville.....	10
Heath, Mrs. Jessie W.....	Toronto.....	2
Heenan, Michael.....	St. Thomas.....	104
Heintzman, George C.....	Toronto.....	105
Heintzman, Herman.....	".....	114
Henderson, Miss A. Mabel.....	".....	5
Henderson, Estate Charles.....	Welland.....	9
Henderson, Joseph.....	Toronto.....	14
Henderson, Mrs. Mary A.....	".....	2
Henderson & Small, in trust.....	".....	70
Henderson & Small, in trust for F. C. Crawford.....	".....	5
Henderson, Small & Carrick, in trust for C. W. A. Baldwin.....	".....	10
Hendrie, Lady Lena M.....	Hamilton.....	25
Hendrie, William.....	".....	40
Henry, Mrs. Elizabeth.....	Toronto.....	29
Hepburn, Mrs. Florence.....	Uxbridge.....	5
Heron, John B.....	Toronto.....	30
Heron, Miss Margaret J.....	".....	12
Heron, Miss Sarah E.....	".....	12
Hethrington, E. A.....	".....	80
Hethrington, T. S.....	Quebec, P.Q.....	200
Heward, Geo. C.....	Toronto.....	43
Hewson, Mrs. Fannie B.....	Niagara Falls.....	6
Hibbard, Mrs. Delilah.....	Mt. Vernon, Ohio.....	19
Higgins, James D.....	Toronto.....	21
Highet, Miss Mary E.....	Cobourg.....	7
Hill, Mrs. Harriette E. G.....	Vancouver, B.C.....	1
Hill, Lewis F.....	Halifax, N.S.....	43
Hills, Mrs. Helen E.....	Toronto.....	49
Hindson, Miss Mary H.....	Tillsonburg, Ont.....	3
Hinkley, Mrs. Margaret G.....	Brooklyn, N.Y.....	35
Hobson, Miss Fannie C.....	St. Thomas.....	51
Hobson, Mrs. Margaret A.....	Colville Valley, Wash.....	17
Hodge, Mrs. Agnes.....	Goderich.....	12
Hodge, Mrs. Mary Wight.....	Toronto.....	80
Hodge, W. Ray, M.D.....	".....	15
Hodgins, Mrs. Blanche.....	".....	3
Hodgins, Justice F. E., Trustee for Elaine de la Cour.....	".....	6
Hodgins, Justice F. E., Trustee for Dorothy Hodgins.....	".....	8
Hodgins, Justice F. E., Trustee for Estelle Hodgins.....	".....	1
Hodgins, Justice F. E., Trustee for Lucile Hodgins.....	".....	6
Hogan, M. J.....	Port Colborne.....	420
Hogle, Miss Alma C.....	Cleveland, Ohio.....	6
Hogle, Mrs. Mercy.....	Belleville.....	5

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Holland, Charles.....	London, Eng.....	58
Holmes, Mrs. Fanny.....	Toronto.....	2
Honsberger, Joshua.....	Dunville.....	2
Hooper, Mrs. Emily C.....	Vancouver, B.C.....	1
Hopkins, L. E. J.....	Port Colborne.....	5
Hopper, Executors Estate William.....	Cobourg.....	14
Hopper, William H.....	".....	6
Hornby, Mrs. Eva S.....	Toronto.....	5
Hoskin, Miss Mary.....	".....	100
Hoskins, Miss Maggie.....	".....	9
House, Mrs. Emma B.....	St. Thomas.....	10
House, Lewis.....	Crystal Beach.....	83
Houston, Mrs. Fanny S.....	Hamilton.....	5
Howard, Miss Lucy Maclean.....	Toronto.....	5
Howard, Theodore A.....	Aylmer, P.Q.....	5
Howard, Wm. H.....	Montreal, Que.....	3
Howe, Mrs. Florence M.....	London, Eng.....	162
Howland, Administrator Estate Mrs. Edith A.....	Toronto.....	14
Howland, Mrs. Emma M.....	".....	11
Howland, George W.....	".....	181
Howland, Sons & Co., Ltd., H. S.....	".....	590
Howland, Mrs. Katharine.....	".....	30
Howland, Miss Katharine V.....	".....	27
Howland, Peleg.....	".....	121
Howland, Peleg, and Ed. Hay, in trust for O. and E. Pension Fund, I. B. of C.....	".....	840
Howland, T. S.....	Kleinburg.....	10
Howland, W.....	".....	10
Hudson, Mrs. Lela G.....	Hamilton.....	2
Hudson, Mrs. Margaret J.....	St. Catharines.....	23
Hudson, William S.....	Preston.....	15
Hueston, Miss Leila A.....	Edmonton, Alta.....	5
Hughes, Miss A. Camilla.....	Ottawa.....	75
Hughes, D. W.....	Toronto.....	20
Hunter, Miss Mary A.....	Orono.....	8
Hussey, Harry.....	Peking, China.....	100
Hutcheson, Mrs. Blanche E.....	Oshawa.....	14
Hutcheson, Executors Estate Mrs. Florence S.....	Toronto.....	26
Hutcheson, V. H. E.....	".....	70
Hutson, J. T. & H.....	".....	25
Idington, Mrs. Walterina.....	Ottawa.....	2
Imperial Life Assurance Co. of Canada.....	Toronto.....	8
Imperial Trusts Co. of Canada, The.....	".....	50
Incorporated Synod of the Diocese of Huron.....	London.....	23
Ingersoll, J. H.....	St. Catharines.....	15
Ingersoll, J. H., Executor Estate Louisa L. Neelon.....	".....	5
Ingersoll, J. H., and E. F. Dwyer, Trustees for Bertha W. Merritt and her children.....	".....	16
Ingersoll, J. H., and W. H. Merritt, Trustees.....	".....	140

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Ingersoll, J. H., and W. H. Merritt, Joint Trustees for Mary B. Merritt.....	St. Catharines.....	19
Inkster, Mrs. Alice G.....	Victoria, B.C.....	4
Inkster, Colin.....	Winnipeg, Man.....	10
Inman, Mrs. Margaret.....	Toronto.....	1
Innes, Charles E.....	Simcoe.....	42
Innes, Mrs. E. Leila.....	".....	7
Innes, Hugh P.....	".....	13
Innes, Mrs. Mabel M.....	".....	7
Innes, Mrs. Mary A.....	Hamilton.....	2
Innes, Robt. L.....	".....	13
Innes, William L.....	Simcoe.....	34
Ireland, Mrs. Margaret H.....	Winnipeg, Man.....	8
Irish, Mrs. Jenny H.....	Toronto.....	58
Irish, Mark H.....	".....	46
Irwin, Mrs. Isabel.....	Ottawa.....	96
Jackson, Arthur.....	Stevensville.....	10
Jackson, Charles M.....	Medina, N.Y.....	14
Jackson, John H.....	Ridgeway.....	5
Jackson, Mrs. Martha M.....	".....	5
Jackson, Miss Pearl I.....	Woodstock.....	1
Jackson, Mrs. T. Griffin.....	St. Thomas.....	110
Jackson, Walter.....	Niagara Falls.....	5
Jackson, W. F. C.....	Bobcaygeon.....	5
Jaffray, Mrs. Jane K., and H. T. Jaffray, Trustees.....	Galt.....	19
Jaffray, Mrs. Jessie L.....	Winnipeg.....	5
James, Mrs. Sarah A.....	Maidstone, Eng.....	27
Japp, Miss Nora E.....	Toronto.....	9
Jeandron, Mrs. Ada L.....	Orange, N.J.....	16
Jeffers, Mrs. Nellie D.....	Toronto.....	20
Jeffers, Thomas C.....	".....	20
Jeffrey, C. C.....	Port Perry.....	9
Jeffrey, S.....	".....	75
Jeffries, John.....	Toronto.....	20
Jenkinson, Edwin.....	Wexford.....	4
Jennings, John G. T.....	Fort Qu'Appelle, Sask.....	2
Jephcott, Executors Estate Wm.....	Toronto.....	42
Johnson, Mrs. Agnes M.....	Consecon.....	58
Johnson, Mrs. Elsie F.....	Bickford.....	21
Johnson, Executors Estate James A.....	Consecon.....	50
Johnson, Mrs. Louise H.....	Berwick, N.S.....	9
Johnson, T. H., J. A. MacInnes, W. A. Hart and C. Bell, Trustees.....	Halifax, N.S.....	1
Johnson, T. H., W. A. Hart, J. A. MacInnes and C. Bell, Trustees Jost W. M. City Mission.....	".....	9
Johnston, Exors. Estate Andrew.....	Stratford.....	45
Johnston, Donald F.....	Toronto.....	7
Johnston, H. B.....	".....	17
Johnston, Mrs. Mary.....	Montreal, P.Q.....	58
Johnston, Samuel.....	Toronto.....	16
Johnston, Strachan, K.C.....	".....	17
Johnston, Mrs. S. Grace.....	".....	5
Johnston, W. R.....	".....	17

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Johnston, Executors Estate W. R.	Toronto	20
Jones, Mrs. Caroline	Goderich	12
Jones, Executors Estate Clarkson	Toronto	56
Jones, Miss Edna	"	5
Jones, Edward C.	"	1
Jones, Miss Evelyn J.	Goderich	14
Jones, Harvey A.	Toronto	5
Jones, Herbert R. St. C.	Weymouth North, N.S.	4
Jones, Exors. Estate J. Gordon	Toronto	15
Jones, Mrs. Marion C.	Niagara Falls	5
Jordan, Rev. Louis H.	Toronto	43
Jordan, Mrs. Mary M.	Halifax, N.S.	7
Julian, Rice L.	New York, N.Y.	35
Kains, Robt., M.D.	St. Thomas	50
Kane, Mrs. Jessie A.	Toronto	42
Kappele, Mrs. Kate R.	"	50
Karn, T. Arthur	London	25
Kaumeier, Chas. H.	Detroit, Mich.	23
Kay, E. J.	Montreal, P.Q.	7
Kay, E. J., No. 2 Acct.	"	7
Kay, George	Stratford	7
Keefer, Major W. Napier, M.D.	Toronto	100
Keirstead, Mrs. Mary A.	"	25
Keith, George E.	Terrace, B.C.	14
Kelly, Justice H. T.	Toronto	25
Kelly, Mrs. Mary	"	25
Kendall, C. E.	St. Catharines	12
Kenney, Mrs. Summer M.	Hamilton	3
Kenny, Jos. B., Surviving Trustee for Margaret J. Kenny	Halifax, N.S.	39
Kenrick, Mrs. Emma M.	Toronto	28
Kenrick, Frank B.	"	10
Kernahan, William T.	"	14
Kerr, Mrs. Elizabeth S.	St. Thomas	2
Kerr, Mrs. Emma L.	South Vancouver, B.C.	18
Kerr, Miss Helen J.	St. Thomas	5
Kerr, James E.	Galt	7
Kerr, Miss Margaret T.	Toronto	14
Kerr, Mrs. Marion A.	"	17
Kettles, Joseph	Bruce Mines	4
Kettles, W. J.	Toronto	6
Kiely, A. John	"	41
Kiely, Maurice M.	"	51
Kiely, Wm. G.	"	57
Kiely, Executors Estate Wm. T.	"	275
Kilgour, Mrs. Alice M.	Eglinton	23
King, Frank, M.D.	St. Catharines	10
King, Mrs. Grace	Toronto	35
King, Mrs. Marie C.	St. Pacome, P.Q.	110
King, Sydney	"	55
Kingstone, Rev. Henry G.	Toronto	14
Kingstone, Mrs. Wilhelmina	"	41
Kinley, Mrs. Christina	Buffalo, N.Y.	21
Kippax, Miss Helen M.	Brantford	5
Kirkpatrick, A. M. M.	Toronto	7

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Kirkpatrick, Rev. F. G.....	Wolfe Island.....	7
Kirkpatrick, Exors. Estate George B.....	Toronto.....	28
Kirkpatrick, Geo. D.....	".....	5
Kirkpatrick, George R. F.....	Edmonton, Alta.....	7
Kirvan, Mrs. Elizabeth.....	Toronto.....	48
Kirwin, William.....	Ingersoll.....	63
Kittson, Mrs. Alice H.....	Hamilton.....	12
Knight, Henry.....	St. Catharines.....	10
Knowles, A. G.....	Sault Ste. Marie.....	12
Knowlton, Arthur S.....	Toronto.....	5
Knowlton, Thos. E.....	".....	5
Knowlton, W. H.....	".....	150
Knox, Mrs. Madeline M.....	".....	17
Kyle, Mrs. Mary J.....	".....	30
Kynoch, Mrs. Josephine.....	".....	43
Lackner, Geo. L.....	Toronto.....	1
Laidlaw, E. W. H.....	Aylmer West.....	22
Laidlaw, John B.....	Toronto.....	15
Lake, William H.....	".....	14
Lally, Miss Constance.....	Barrie.....	88
Lamont, Mrs. Florence L.....	Toronto.....	6
Lamont, W. H.....	".....	40
Lang, Miss Marion M.....	".....	14
Langley, Mrs. Mary M.....	".....	10
Langmuir, Edwin A.....	".....	5
Langmuir, Mrs. Georgina H.....	".....	5
Langmuir, A. D., Genl. Mgr., and W. G.	".....	
Watson, A. G. Mgr., in trust.....	".....	50
Langstaff, Exect. Estate James M.....	".....	3
Languedoc, Mrs. Erie R., Usufructuary		
Legatee.....	Ottawa.....	4
Lannan, Thomas.....	Port Colborne.....	10
LaRoche, Mrs. Helen P.....	Hamburg, Pa.....	10
Lash, Miller, Trustee for Mrs. Harriet		
Russell.....	Toronto.....	68
Lattimore, Mrs. Mary.....	Port Colborne.....	10
Lawes, Mrs. Nora K.....	Southsea, Eng.....	5
Lawler, Miss Annie L.....	Toronto.....	170
Lawler, Executrices Estate Rev. E. B.....	".....	10
Lawler, Miss Elizabeth G.....	".....	222
Lawrence, Calvin.....	Ottawa.....	30
Lawrence, Executors Estate G. W.....	Stratford.....	42
Lawrence, James.....	Toronto.....	12
Lawrence, Miss Mabel C.....	Quebec, P.Q.....	2
Layman, Mrs. Hannah J.....	Tillsonburg.....	4
Layton, Mrs. Mary.....	Toronto.....	15
Leach, Fred. H.....	".....	14
Leadlay, Mrs. Frances E.....	".....	21
Lee, Fred. W.....	Port Credit.....	10
Lee, J. W.....	Toronto.....	100
Lec, Thos. S. C.....	London, Eng.....	19
Lefroy, E. B., and H. B. Lefroy, Trustees..	Toronto.....	30
Lefroy, H. B.....	".....	7
Lefroy, Miss Phoebe I. B.....	".....	2
Leishman, Mrs. Harriet J.....	".....	7

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Leitch, Miss Jennie A.	Toronto	5
Leith, Mrs. Mary E. H.	"	7
LeMesurier, A. B., M.D.	"	10
LeMesurier, G. G.	"	30
LeMesurier, G. G., G. L. Smith, and A. B. Wilkie, Trustees Wilkie Trust	"	767
LeMoine, Pierre R., and Anne M. G. L. Rémillard, in trust	Quebec, Que.	7
Lenihan, John	Ingersoll	3
Lennard, Harry, in trust	Dundas	16
Lennard, Mrs. Phoebe L.	"	16
Leonard, R. W.	St. Catharines	60
Leonard, W. H.	Port Perry	49
Leslie, Andrew	St. Thomas	10
Leslie, Mrs. Mary E.	Chicago, Ill.	15
Leslie, Mrs. Sarah	Hamilton	25
Lester, Thomas W.	"	14
Letcher, W. H.	Port Perry	5
Lewin, F. G.	Saskatoon, Sask.	37
Lewis, Miss Ethel G.	Halifax	168
Lewis, Mrs. Maude L.	"	12
Lewis, Mrs. Maude L., and Miss Ethel G. Lewis, Trustees	"	139
Lewis, Mrs. Maude L., and Miss Ethel G. Lewis, Trustees No. 2	"	28
Lewis, William F.	Toronto	28
Lindsay, Senr., Wm.	Miniota, Man.	10
Lindsey, Johnston	Orangeville	30
Lindsey, Miss Margaret E.	Mono Road	3
Lingham, Mrs. Esther	Belleville	30
Lingwood, Miss Maude E.	Hartford, Conn.	2
Little, George F.	Toronto	10
Little, Henry	Aylmer	12
Little, Miss May	Toronto	5
Little, Thomas	Ingersoll	5
Lloyd, Charles H.	North Bay	1
Lloyd, Leonard R.	Athabasca, Alta.	3
Locke, Herbert A.	Toronto	3
Logan, Mrs. Eliza J.	Pickering	11
Logan, Miss Mildred W.	Toronto	40
Logan, William, Trustee	"	5
London & Western Trusts Co., Ltd., re C. H. Clarke Trust	London	11
London & Western Trusts Co., Ltd., re Smart Trusts	"	77
Long, Mrs. Clarissa R.	Toronto	10
Long, Mrs. Elizabeth	"	80
Long, Mrs. Emma	"	10
Long, Estate Thomas	Collingwood	480
Long, Thomas P.	"	170
Louis, Executors Estate Daniel	Quebec, P.Q.	10
Love, Rev. A. T.	"	1
Love, Miss C. Grace	Walkerville	1
Love, Mrs. Daisy H.	St. Thomas	37
Love, Mrs. Emma H.	Toronto	120
Love, Mrs. Eva B.	"	100

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Love, Miss Lilian.....	Troonto.....	28
Love, Mrs. Maud A.....	Quebec, P.Q.....	7
Love, Miss Minnie E.....	St. Thomas.....	17
Lovell, Jas. S., Trustee.....	Toronto.....	21
Lovering, Exors. Estate Henry L.....	Coldwater.....	150
Lummis, Miss Jessie D.....	Toronto.....	14
Lummis, Exors. Estate W. D.....	".....	60
Lydon, Mrs. Louisa.....	".....	2
Lyle, Morley W.....	Peterborough.....	5
Lyon & Plummer.....	Toronto.....	3
Lyon, Mrs. Blanche F., and H. L. Plummer	".....	10
Macartney, Executors Estate Alfred T.....	Dunnville.....	3
Macartney, Geo. P., M.D.....	Stratford.....	10
Macdonald, Miss Beatrice.....	Toronto.....	5
Macdonald, Miss Ellen.....	Hamilton.....	50
Macdonald, Francis E., and Jas. S. Lovell, surviving Trustees.....	Toronto.....	115
Macdonald, Mrs. Jessie.....	Hamilton.....	24
Macdonald, Mrs. Margaret.....	Port Colborne.....	20
Maddougall, Mrs. Emily A.....	Toronto.....	20
Macfarlane, Mrs. Helen S.....	Chatham.....	5
Macgachen, A. F. D.....	Winnipeg, Man.....	20
Macgachen, Mrs. Georgina M.....	".....	10
Macgregor, Mrs. Kate B.....	Hamilton.....	4
Macgregor, Mrs. Mary A.....	Chatham.....	16
MacInnes, Mrs. Gertrude A.....	Toronto.....	1
Macintosh, J. A.....	".....	80
Mackay, J. J.....	St. Catharines.....	30
Mackay, Mrs. Elizabeth M.....	Georgetown.....	16
Mackay, Miss Maron I.....	Embro.....	15
Mackelcan, Mrs. Jean McL.....	Toronto.....	14
Mackendrick, Mrs. Dora S.....	Galt.....	1
Mackenzie, Mrs. Agnes S. V.....	Saskatoon, Sask.....	5
Mackenzie, H. Gordon.....	Toronto.....	25
Mackenzie, Kenneth.....	Winnipeg, Man.....	60
Macklin, Miss Clara.....	Toronto.....	23
Macklin, Miss Nora H.....	Stratford.....	5
Maclaren, Miss Edith G.....	Toronto.....	14
Maclean, Gerald A.....	".....	1
Maclean, Mrs. Jennie G.....	".....	15
Maclean, W. B.....	".....	10
MacLennan, Mrs. Marion.....	".....	5
MacMahon, H. P.....	London.....	10
MacMahon, H. W.....	Toronto.....	17
MacMurchy, Angus.....	".....	10
Macpherson, W. M., W. M. Dobell and Robt. L. Defries, Trustees of Mac- pherson Trust.....	".....	21
MacRitchie, Miss Eva L.....	Ottawa.....	7
Main, Miss Jean.....	Hamilton.....	5
Maitland, Miss Margaret E.....	Richmond, Eng.....	6
Malloch, Mrs. Olive C. E.....	Toronto.....	9
Malloch, Executrix Estate W. J. O., M.D.	".....	5
Manby, Mrs. Sophia M.....	Niagara Falls.....	21
Manitoba College.....	Winnipeg, Man.....	11

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Mann, Mrs. Clara E.	Brantford	12
Manufacturers Life Insurance Co.	Toronto	400
Marrigan, William	Port Arthur	125
Martin, C. K. Craufurd	Toronto	7
Martin, Edward A. H.	"	6
Martin, E. K. C., and D. R. C. Martin, Trustees for Ethel M. S. Baldwin	Hamilton	35
Martin, E. K. C., and D. R. C. Martin, Trustees for Amy L. T. Dumoulin	"	35
Martin, E. K. C., and D. R. C. Martin, Trustees for Mary C. O'D. Luxton	"	35
Martin, Mrs. May I.	Brantford	56
Martin, Miss Vera K. C.	Hamilton	11
Mason, John J.	Vancouver, B.C.	5
Massey, C. D.	Toronto	10
Massey, C. V.	"	35
Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust.	"	8
Massey, Mrs. Susie D., Trustee	"	14
Massey, Mrs. Susie Maria D.	"	93
Masten, S. Edgar	Bloomfield	5
Matheson, Alan F.	Perth	22
Matheson, Mrs. Catherine F.	Toronto	16
Matheson, Miss Eliza J.	Perth	36
Mathison, Miss Annie	Toronto	5
Matthews, Arnold C.	"	58
Matthews, Miss Ina B.	"	29
Matthews, Wilmot L.	"	58
Maury, Richard B., M.D.	Memphis, Tenn.	28
Maxwell, Fred. J.	Fort William	5
Maxwell, Miss Helen O.	Toronto	11
Meadows, David	St. Thomas	12
Meal, Walter	Bucksburn, Scot.	10
Meighen, Mrs. Letitia B.	Perth	5
Melady, John	New York, N.Y.	125
Melady, Miss Lucy	Toronto	12
Mennie, Mrs. Alfretta H.	Fergus	10
Mercantile Trust Co. of Canada, Ltd., Exors. Estate Gerald O'Reilly	Hamilton	10
Merigold, Mrs. Mary	Winona, Minn.	1
Merrill, Mrs. Helen M.	Los Angeles, Cal.	50
Merritt, Mrs. Amy J.	St. Catharines	12
Merritt, Miss Catherine N.	Toronto	84
Merritt, Miss Emily L.	"	84
Merritt, Mrs. Ethel S.	Owen Sound	7
Merritt, Executors Estate Thos. R.	St. Catharines	157
Merritt, W. H., M.D.	"	836
Merritt, Col. Wm. Ingersoll	London, Eng.	204
Meston, Miss Margaret	Hamilton	15
Metcalfe, Thos. H.	Portage la Prairie, Man.	10
Methodist Church, The	Toronto	102
Michie, Lt.-Col. John F.	"	250
Mickle, Miss Sarah	"	3
Mickleborough, H. H.	Grand Valley	3
Millar, Robt. D.	London	2
Miller, Coleman	Toronto	15

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Miller, Miss Constance W.....	St. Catharines.....	10
Miller, Frederick F.....	Napance.....	14
Miller, John W.....	Haileybury.....	10
Miller, Executors Estate Mrs. Marietta...	St. Catharines.....	84
Miller, Miss Natalie C.....	".....	11
Miller, Mrs. Pauline C. Lash.....	Toronto.....	56
Misener, Geo. A.....	Sherkston.....	15
Mitchell, Charles C.....	Brandon, Man.....	6
Mitchell, H. E.....	Toronto.....	10
Mitchell, Jas. S.....	Brandon, Man.....	6
Mitchell, Jno. C. P.....	".....	6
Mitchell, Mrs. Margaret McD.....	".....	30
Mitchell, Mrs. Mary B.....	Macoun, Sask.....	18
Mitchell, Mrs. Myra E.....	Toronto.....	5
Mitchell, Peter C.....	Brandon, Man.....	50
Mitchell, W. A.....	Toronto.....	100
Moblo, Mrs. Jane A.....	Dunnville.....	16
Moffat, Ambrose B.....	Toronto.....	50
Moffat, Mrs. Cecil Marguerite.....	".....	25
Moffat, Wm.....	".....	200
Molesworth, Mrs. Bathurst G.....	Oakville.....	21
Monk, Mrs. Rosamond P.....	Toronto.....	14
Monro, Miss Amy.....	".....	5
Monro, Mrs. Isabel.....	Edinburgh, Scot.....	28
Monro, James.....	".....	12
Monro, Neville F.....	Toronto.....	5
Monteith, Hon. Nelson.....	Stratford.....	14
Montgomery, Geo. H.....	Harrisburg, Pa.....	5
Montgomery, George S.....	Edmonton, Alta.....	90
Montgomery, William.....	Grimsby.....	8
Montizambert, Mrs. Mary J.....	Ottawa.....	258
Montreal City and District Savings Bank.	Montreal, P.Q.....	7
Moodie, Miss Jean.....	Hamilton.....	10
Mooney, Miss Katherine L.....	Red Bank, N.J.....	21
Moor, Joshua C.....	Toronto.....	14
Moore, Mrs. Elizabeth.....	".....	3
Moore, Mrs. Isabell.....	St. Thomas.....	12
Moore, Miss Lucie.....	Nantwich, Eng.....	20
Moorhouse, Milton H.....	Inwood.....	20
More, W. G.....	Toronto.....	1
Morgan, J. W.....	".....	18
Morgan, Robt. R.....	Saskatoon.....	30
Morgan, Mrs. Wilma M.....	".....	9
Morin, Miss Jeannette L.....	Toronto.....	16
Morin, Miss Lucy M.....	".....	16
Morris, Executors Estate Hon. Alex.....	".....	261
Morris, Miss Christine V. K.....	".....	21
Morris, Administrator Estate Edmund M.	".....	2
Morris, Estate Edward.....	Fonthill.....	45
Morris, Mrs. Emily C.....	Toronto.....	12
Morris, Francis J. A.....	Peterborough.....	1
Morris, Trustees Estate Hon. James, for Mrs. H. F. Spragge.....	Toronto.....	26
Morris, M.....	Woodstock.....	10
Morris, Administratrix Estate Col. R. C.....	Toronto.....	7
Morrison, Miss Edith C.....	Mono Road.....	6

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Morrison, Mrs. Edna M.	Toronto	30
Morrison, Mrs. Geneviève M. L.	"	16
Morrison, Miss Mabel B.	Mono Road.	4
Morrison, Mrs. Marguerite H.	Toronto	10
Morrissey, Michael	Moose Jaw, Sask.	10
Morrow, George J.	Toronto	5
Morrow, Geo. J., Jas. J. Morrow and F. E. Morrow, Exors. Estate J. C. Morrow.	"	35
Morrow, Mrs. Rebecca M.	Ingersoll	14
Morse, Mrs. Jessie M.	Winona, Minn.	1
Mortimer, Mrs. Alicia G.	Toronto	2
Moss, Mrs. Elizabeth B.	"	1
Moss, Mrs. Mabel A.	"	10
Moyer, Mrs. Margaret	Alsask, Sask.	1
Moyle, J. R.	Bobcaygeon	5
Muir, Miss Helen	St. Catharines	33
Muir, Miss Janet F.	Port Dalhousie	10
Muir, Mrs. M. Caroline	St. Catharines	3
Muir, William C.	Port Dalhousie	4
Muirhead, Geo. H., Trustee	Toronto	7
Munro, Mrs. Jean	Paris, France	36
Murray, Mrs. Ellen M.	Buckingham, P.Q.	25
Mustard, Wilfred P.	Baltimore, Md.	13
McAllister, W.	Hamilton	20
McAndrew, Miss Annie M.	Toronto	48
McAndrew, Miss Jane	"	63
McAndrew, Miss Mary M.	Renfrew	25
McAuliff, M.	Welland	100
McCabe, Mrs. Mary	Toronto	10
McCall, Douglas	"	4
McCall, Mrs. Jane	"	13
McCall, Malcolm J.	Vittoria	3
McCalla, Miss Dencie M.	St. Catharines	19
McCalla, Miss Edith M.	"	20
McCalla, Miss Mary D.	"	15
McCallum, Mrs. Emma	Cobourg	14
McCallum, Peter A., Trustee	St. Catharines	55
McCallum, Thos.	Detroit, Mich.	2
McCarthy, Mrs. Agnes E.	Vancouver	42
McCollum, Miss Edith	Toronto	50
McCollum, Miss Edith, in trust for A. C. McCollum	"	11
McConkey, Mrs. M. J.	"	18
McCraney, George E.	Saskatoon, Sask.	13
McCreery, Mrs. Ada G.	Cranbrook, B.C.	18
McCulloch, Mrs. Agnes H.	Galt	90
McCulloch, Exors. Estate Hugh	"	60
McCulloch, R. O., in trust	"	16
McDonald, Donald H.	Fort Qu'Appelle, Sask.	100
McDonald, Mrs. Elleanor C.	Winnipeg, Man.	32
McDonald, Robt.	Grand Valley	5
McDonough, Executrices Estate William	London	18
McFall, Miss Annie E.	Bolton	2
McFall, Arthur A.	"	70
McFall, Miss C. Louise	"	5

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McFiggins, Arthur J.....	Fenella.....	2
McGaughey, Geo. A.....	North Bay.....	45
McGaughey, Mrs. Melissa.....	".....	5
McGee Real Estate Co., Ltd., The.....	Toronto.....	25
McGhee, John.....	St. Thomas.....	9
McGiffin, Mrs. Anna B.....	Swansea.....	14
McGillivray, Miss Catharine.....	Port Colborne.....	35
McGillivray, Donald.....	".....	5
McGillivray, Miss Mary.....	".....	35
McGregor, Rev. George.....	Norwich.....	4
McIntosh, Archibald A.....	North Bay.....	4
McIntosh, Mrs. Elizabeth.....	Lindsay.....	2
McIntyre, Executors Estate Gilbert H.....	St. Mary's.....	10
McIntyre, W. A.....	St. Thomas.....	10
McKay, Mark S.....	Galt.....	15
McKellar, J. A.....	Aylmer.....	5
McKellar, Mrs. M. Edna.....	".....	5
McKibbin, Herbert A.....	Port Arthur.....	20
McKiggan, Albert J.....	Woodstock.....	6
McLachlan, Mrs. Alice.....	Guelph.....	10
McLachlin, Exors. and Trustees Estate Claude.....	Arnprior.....	100
McLachlin, Exors. and Trustees Estate H. F.....	".....	100
McLaren, Mrs. Eleanor M.....	Hamilton.....	14
McLaren, Geo. H., M.D.....	Toronto.....	11
McLaren, H. E.....	Hamilton.....	11
McLennan, Mrs. Elsie M.....	Toronto.....	200
McLeod, Senior, John.....	Amigari.....	51
McMartin, Exors. Estate John.....	Cornwall.....	332
McMaster, Isaiah.....	Barrie.....	7
McMeekin, Estate Rev. Henry, LL.D.....	Ottawa.....	2
McMillan, A. N., in trust.....	Bowmanville.....	2
McMillan, Mrs. Mary H.....	".....	7
McMullen, Mrs. Ida L.....	Fredericton, N.B.....	10
McMurray, Louis S., in trust.....	Toronto.....	63
McMurray, Mrs. Suzanne S.....	".....	64
McMurray, W. J.....	Niagara Falls.....	10
McMurrich, Mrs. Minnie G.....	Toronto.....	10
McNaught, Thomas.....	".....	20
McNeal, Senior, Cornelius.....	Port Colborne.....	23
McNeal, Mrs. Susan.....	".....	16
McNeal, William L.....	".....	25
McNeil, James.....	New York, N.Y.....	28
McNeil, S. A.....	Toronto.....	5
McNeill, H. S.....	".....	25
McPherson, Edgar A.....	Prescott.....	7
McSween, Wm.....	Galt.....	15
McVean, James H.....	Dresden.....	18
Nairn, Estate Alexander.....	Toronto.....	29
Nasmith, Mrs. Alice M.....	Port Perry.....	3
Nasmith, Mrs. Susie B.....	Medicine Hat., Alta.....	4
National Cabinet Co. Ltd., The.....	Toronto.....	40
National Life Assurance Co. of Canada.....	".....	568
National Trust Co., Limited.....	".....	210

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National Trust Co., Ltd., Trustee for Lillian Berry trust.....	Toronto.....	24
National Trust Co., Ltd., Trustee of Will and Codicils of Dom. Farrell, deceased	"	222
National Trust Co., Ltd., Trustee for Alice Godwin trust.....	"	48
National Trust Co., Ltd., Trustee for Ruby Hart trust.....	"	24
National Trust Co., Ltd., Trustee Anson Jones Estate.....	"	441
National Trust Co., Ltd., Committee for Ida M. Kilman Estate.....	"	15
National Trust Co., Ltd., Trustee for A. W. Kirvan trust.....	"	48
National Trust Co., Ltd., Trustee for Eliz. Kirvan trust.....	"	48
National Trust Co., Ltd., in trust for Maud MacKenzie.....	"	28
National Trust Co., Ltd., in trust for Mrs. Georgina A. Pemberton.....	"	52
National Trust Co., Ltd., Exors. Estate Elias Rogers.....	"	663
National Trust Co., Ltd., Trustee for Jean M. Wade trust.....	"	9
National Trust Co., Ltd., Trustee for children A. C. Walmsley trust.....	"	16
National Trust Co., Ltd., Trustee for children D. C. Walmsley trust.....	"	16
National Trust Co., Ltd., Trustee for Geo. J. Walmsley trust.....	"	48
National Trust Co., Ltd., Trustee for children J. H. Walmsley trust.....	"	16
National Trust Co., Ltd., Trustee for Mary J. Walmsley trust.....	"	16
National Trust Co., Ltd., Trustee for Robt. Walmsley trust.....	"	32
National Trust Co., Ltd., et al., Exors Estate Geo. H. Watson.....	"	10
Nattress, Mrs. Julia	"	28
Neelin, James M.	Port Arthur	125
Neff, Mrs. Catharine.....	Port Colborne	6
Neilson, James	Scarboro	70
Neilson, John	"	70
Nelles, Mrs. Christie A.	Toledo, Ohio.....	34
Nelles, G. R.	St. Catharines	6
Nelles, Exors. Estate Jno. A.	London.....	21
Nelles, Thos. R.	Simcoe.....	5
Nelson, Carl F.	Pearson, Wash.	15
Nelson, Mrs. Emily	Toronto.....	40
Newbigging, Executrix Estate Lieut.-Col. R. G.	"	16
Newcombe, Dan. W.	St. Thomas.....	25
Newell, Isaac N.	Aylmer	4
Newman, F. J.	Balgonie, Sask.	15
Nicholls, Mrs. Jessie E., in trust for Lorna Nicholls.....	Winnipeg, Man	10

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Nichols, Mrs. Janet E.....	Fergus.....	11
Nicks, Benjamin D.....	Ridgeway.....	5
Nicolson, Mrs. Florence E.....	Greenock, Scot.....	37
Niles, Miss Myriene.....	Cobourg.....	11
Nispel, Mrs. Mary E.....	Preston.....	10
Noble, Miss Ann J.....	North Bay.....	3
Noble, Mrs. Jessie M.....	Banff, Alta.....	100
Noble, Mrs. Maria.....	North Bay.....	20
Noble, Thos. H.....	".....	25
Nordheimer, Executors Estate Samuel.....	Toronto.....	128
Norris, Mrs. Ella C.....	Fergus.....	10
North American Life Assurance Co.....	Toronto.....	409
North, Charles H.....	Pictou.....	7
Northcote, Mrs. Isabella G.....	Toronto.....	51
Northern Trusts Co., Exors. Estate Hy. T. Champion.....	Winnipeg, Man.....	8
Northway, John.....	Toronto.....	374
Northway, John A.....	".....	53
Northway, John A., President, and J. B. Ratcliff, Secretary, in trust.....	".....	165
Nott, B. F.....	North Bay.....	10
Nunns, A. L.....	London, Eng.....	30
Nunns, Mrs. Mary F.....	".....	50
Oakley, J. G.....	Toronto.....	17
Oatway, Mrs. Sophia A.....	Winnipeg, Man.....	10
O'Brien, Miss Catherine M., Administratrix Estate Jas. O'Brien.....	Welland.....	56
O'Brien, Henry, K.C.....	Toronto.....	35
O'Bryan, Joseph S.....	Halifax, N.S.....	27
O'Connor, Mrs. Margaret.....	Toronto.....	2
O'Connor, Mrs. Mary E., surviving Trustee for Miss A. Camilla Hughes.....	Ottawa.....	20
Odlum, Miss Eleanor D., and Miss Helen E. Odlum.....	St. Catharines.....	5
Ogden, A. L.....	Toronto.....	4
Ogden, Miss Bradda L.....	".....	8
Ogden, Miss Isalen L.....	".....	9
Oges, Mrs. Bertha.....	Crystal Beach.....	5
O'Hara, Miss Gertrude.....	Toronto.....	28
O'Hara, Executors Estate Miss Mary.....	".....	39
Oille, Miss Elizabeth.....	Buffalo, N.Y.....	1
O'Keefe, Executors Estate Eugene.....	Toronto.....	350
Olmsted, Mrs. Edith H.....	Hamilton.....	50
O'Neil, Mrs. Alice.....	North Bay.....	15
O'Neill, Miss Alice A.....	Toronto.....	6
O'Neill, Miss Emma R.....	Port Colborne.....	10
O'Reilly, Estate Charles, M.D.....	Toronto.....	43
O'Reilly, E. B., M.D.....	Hamilton.....	50
O'Reilly, Miss Elizabeth J.....	".....	48
O'Reilly, P. Harcourt.....	Calgary, Alta.....	41
Orr, Mrs. Annie M., in trust for J. L. F. Orr.....	Toronto.....	1
Orr, Exors. Estate J. O., M.D.....	".....	6
Orr, William C.....	Stratford.....	18
Osborne, Miss Annie B.....	Hamilton.....	47

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Osborne, Colin	Hamilton	100
Osborne, E. B.	"	30
Osborne, Mrs. Henrietta L.	"	14
Osborne, Mrs. Isabel B.	Bournemouth, Eng.	100
Osborne, Trustees Estate J. B.	Beamsville.	160
Osborne, Exors. Estate James Kerr.	Toronto.	161
Osler, Sir E. B.	"	200
Osler, F. G., E. F. Osler, H. F. Osler and W. L. Matthews.	"	200
Osler, Lady Grace R.	Oxford, Eng.	100
Osler, H. S., and F. W. G. Fitzgerald, in trust.	Toronto.	50
Osler & Hammond.	"	236
Oxley, F. H., Agent.	Halifax, N.S.	4
Oxley, F. H., surviving Trustee.	"	19
Packard, Ambrose.	Providence, R.I.	1
Packard, Kirk W.	"	1
Packard, Miss Mary S.	Centerdale, R.I.	1
Packard, Miss Rhoda G.	"	1
Packard, Miss Sara D.	"	1
Paff, Mrs. Elizabeth.	Stratford.	35
Paget, Very Rev. Edward C.	Calgary, Alta.	17
Paget, Mrs. Marguerite.	Port Colborne.	1
Paisley, Mrs. Louise F.	Sackville, N.B.	2
Parker, A. McN.	Boston, Mass.	12
Parker, Miss Catherine G.	Parkstone, Eng.	4
Parker, Executor Estate Hon. Daniel McN.	Dartmouth, N.S.	12
Parker, Miss Fanny A.	Wolfville, N.S.	26
Parker, John T.	Toronto.	21
Parker, Mrs. Sarah K.	Ancaster.	2
Parsons, Mrs. Lydia M.	Toronto.	9
Pate, Exors. Estate W. J.	"	10
Paterson, Miss Annie M.	St. Catharines.	22
Paterson, Mrs. Florence I.	Toronto.	25
Paterson, Mrs. Florence I., in trust.	"	7
Paterson, James.	Warton.	5
Paterson, Mrs. Marion J.	Montreal, P.Q.	10
Paterson, Miss Mary L.	Toronto.	7
Paterson, Rev. T. W.	"	56
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for Miss Mary L. Paterson.	"	12
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for Mrs. Emily Winstanley.	"	12
Paton, Miss Annie.	Winnipeg, Man.	2
Pattinson, George, Mrs. Mary E. Fergu- son, Edward Hay and Jas. B. O'Brian.	Toronto.	102
Patton, Francis L.	Winnipeg, Man.	20
Patton, Mrs. Louisa C.	Toronto.	12
Patton, Thos. J.	North Bay.	5
Paulin, George.	Calgary, Alta.	10
Pearce, Mrs. Mary.	South Porcupine.	4
Pearce, Wm. D.	"	7
Pearman, Horace V.	Halifax, N.S.	2
Pearson, Walter H.	Toronto.	5

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Pedley, Mrs. Alice M.	Woodstock	8
Peirce, Miss Annie V.	Georgetown	5
Peirce, Miss Mary	"	6
Pengelly, Henry	Toronto	12
Penton, Miss Bessie B.	Halifax, N.S.	14
Pepler, James B.	Winnipeg, Man.	6
Peregrine, Miss H. May	Branchton	1
Perkins, Geo. H.	Toronto	5
Perley, Sir George H.	Ottawa	40
Perry, Mrs. Jenny B.	Welland	7
Peters, Mrs. Katherine R.	Toronto	5
Peterson, Administratrix Estate Miss Jane	Port Colborne	7
Pew, Mrs. Ella V.	Manhegon, Mich.	19
Phillips, Chs. T.	Fort Chipewyan, Alta.	30
Phillips, Robt. T.	Masson, Que.	5
Philp, James	Newcastle	12
Phoenix Insurance Co., The	Hartford, Conn.	479
Pipon, Mrs. Maude M.	Toronto	60
Pirie, Charles N.	Costa Rica, C.A.	100
Pontifex, Bryan	Toronto	1
Poole, Estate Henry S.	Guildford, Eng.	11
Porritt, Frederick R.	Vancouver Island, B.C.	23
Porritt, Thomas H.	South Croydon, Eng.	15
Porter, John S.	Toronto	10
Pound, Isaac L.	Ridgeway	7
Powell, C. Berkeley	Ottawa	100
Pratt, John, Guardian	Wolfville, N.S.	2
Pretty, Mrs. Olive F.	Toronto	5
Price, Miss Rose	Winnipeg, Man.	5
Prince, Mrs. Charlotte	Toronto	30
Pringle, Mrs. Rebecca C.	Cobourg	21
Prior, James	St. Catharines	23
Proudfoot, Mrs. Robina McI.	Chicago, Ill.	46
Pugsley, David	Maccan, N.S.	3
Purser, Mrs. Leila	Cobourg	10
Quarry, Mrs. Annie A.	Windsor	8
Quinn, Mrs. Catherine	Almonte	5
Racey, Mrs. Kathleen E. L.	Vancouver, B.C.	20
Radley, Mrs. Elizabeth J.	Toronto	84
Rae, David A.	Belwood	5
Rae, Miss Sarah A.	"	2
Raikes, Exors. Estate George	Barrie	7
Raikes, Miss Georgina	"	24
Raikes, Richard, M.D.	Midland	6
Ramsay, Mrs. Agnes B. O.	Melrose, Scotland	200
Ramsay, Douglas M.	Deltota, Ceylon	200
Ramsay, Lt.-Col. J. Gordon	London, Eng.	200
Ramsey, Alan R.	Toronto	15
Ramsey, George R.	Brooklyn, N.Y.	25
Ramsey, Henry A. M.	"	25
Ramsey, J. G.	Toronto	150
Rankin, Mrs. Ada W.	"	25
Rankin, Alexander	"	28
Rankin, Miss Elizabeth	St. Catharines	12

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Rankin, T. A.	Toronto	15
Ray, Mrs. Maggie	Kimball, Minn.	7
Raymer, Mrs. Mary A.	Manhattan Beach, Cal.	22
Rayner, Mrs. Ethel E.	Auckland, N.Z.	61
Rea, Mrs. Gertrude M.	Toronto	25
Rector and Wardens, Trinity Church	Galt	17
Reeb, Mrs. Harriet A.	Port Colborne	3
Reeb, Miss Minnie	"	3
Reeb, Thomas E.	"	3
Reeb, William	"	3
Regan, Mrs. Ella	St. Thomas	25
Reilly, Miss Margaret J.	Niagara Falls South	7
Renny, Miss Agnes	Stephen, Minn.	6
Renny, Miss Catherine A.	Fergus Falls, Minn.	6
Renny, Miss Jessie	"	6
Retallick, Mrs. Phyllis C.	Winnipeg, Man.	14
Revell, H. B., in trust for Eileen M. Revell	Toronto	1
Reynolds, Mrs. Ella F.	"	30
Rice, Executrix Estate O. F.	"	40
Richardson, Mrs. Eliza A.	Ingersoll	13
Richardson, Mrs. Frances W.	St. Catharines	10
Richardson, John A.	Montreal, P.Q.	49
Richardson, John W.	Fergus	2
Richardson, W. C.	Grimsby	3
Riddell, John E.	Hamilton	19
Riddle, Chs.	St. Thomas	7
Ridley, Mrs. Edith	Ingersoll	10
Riordon, Mrs. Amy L.	Montreal, P.Q.	2
Roach, Edwin	Toronto	75
Roach, Miss Louisa	Hamilton	25
Robert, F. A.	Chatham	80
Roberts, Fred. T.	St. Thomas	3
Roberts, Mrs. Jessie	Oshawa	5
Roberts, John F.	Eau Clair, Wis.	80
Robertson, Alex.	Quebec, P.Q.	2
Robertson, Mrs. Eleanor M.	Toronto	4
Robertson, Mrs. Ethel L.	Ottawa	50
Robertson, Miss Jane M.	Quebec, P.Q.	10
Robertson, John	Fort William	2
Robertson, J. S.	St. Thomas	3
Robertson, Mrs. Margaret G.	Westmount, Que.	25
Robinson, Miss Ada C.	Barrie	5
Robinson, A. H. A., in trust for Arthur D. Robinson	Peterborough	2
Robinson, A. H. A., in trust for Melville C. Robinson	"	2
Robinson, Mrs. Elizabeth S., Treasurer	Toronto	11
Robinson, Mrs. Esther	Stouffville	2
Robinson, Exors. Estate Fred	Revelstoke, B.C.	29
Robinson, George	Toronto	35
Robinson, Miss Harriet M. E.	Barrie	10
Robinson, H.	Toronto	7
Robinson, James W.	Leamington	20
Robinson, Mrs. Lydia A. E.	Hamilton	50
Robinson, Miss Mary	Leamington	16
Robinson, O. E.	Ingersoll	35

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Robinson, Executrices Estate Mrs. Sarah..	Toronto.....	60
Robinson, W. A.....	Hamilton.....	50
Roddick, Mrs. Mary.....	Cobourg.....	3
Rodgers, Miss Jessie.....	Ottawa.....	10
Rodgers, Miss Rebecca.....	Winnipeg, Man.....	6
RoeBuck, Mrs. Mary E.....	Cobourg.....	14
Roger, Miss Edith A.....	Vancouver, B.C.....	5
Rogers, Alonzo.....	Ridgeway.....	8
Rogers, Mrs. Annie E., J. A. Forster and Chas. Rogers, Executors Estate Geo. Rogers.....	Welland.....	57
Rogers, Mrs. Eleanor M., and Frank E. Rogers, M.D.....	Denver, Col.....	29
Rogers, Miss Rachel S.....	Merritton.....	1
Rogerson, William.....	Toronto.....	24
Rohleder, Frederick.....	Kitchener.....	42
Rolph, Frank A.....	Toronto.....	50
Romain, Miss Kate C.....	Oakville.....	4
Rooke, Mrs. Maude S.....	Jacksonville, Fla.....	18
Roper, Mrs. Fanny E.....	Ottawa.....	39
Rose, Norman E.....	Fort Qu'Appelle, Sask.....	6
Rosebrugh, Mrs. Jessie W.....	Toronto.....	2
Rosebush, Mrs. Barbara J. McN.....	Appleton, Wis.....	10
Ross, Mrs. Christina B.....	Toronto.....	10
Ross, Mrs. Ethel A.....	Montreal, P.Q.....	29
Ross, Mrs. Harriet A., Executrix.....	Quebec, P.Q.....	31
Ross, H. F., H. H. Ross and J. W. Ross, Exors. Estate Charlotte W. Ross.....	Winnipeg, Man.....	5
Ross, Miss J. Beatrice.....	New York, N.Y.....	12
Ross, Mrs. Jennie E.....	Saskatoon, Sask.....	1
Ross, John L.....	Toronto.....	1
Ross, Mrs. Margaret.....	Port Robinson.....	9
Ross, Mrs. Mary.....	Fergus.....	2
Ross, Robt.....	Toronto.....	2
Ross, Sidney R.....	Saskatoon, Sask.....	28
Ross, Walter.....	Lethbridge, Alta.....	125
Rounthwaite, Miss Elizabeth M.....	Toronto.....	26
Rowe, Mrs. Lizette B.....	Newark, N.J.....	42
Rowland, Mrs. Mary A. N.....	Kingston.....	7
Roy, Mrs. Mary A.....	Hamilton.....	21
Royal Trust Co., The.....	Toronto.....	26
Royal Trust Co., The, in trust.....	Montreal, P.Q.....	30
Royal Trust Co., The, Trustees C. E. A. Boswell marriage settlement.....	Quebec, P.Q.....	12
Royal Trust Co., The, Trustee for Annie S. Hill.....	Toronto.....	6
Royal Trust Co., Exors. Estate Emma King.....	Quebec, P.Q.....	30
Royal Trust Co., Trustee Estate J. Travers Lewis.....	Ottawa.....	50
Royal Trust Co., The, and G. T. St. J. Bogert, in trust.....	".....	11
Royal Trust Co., The, and Chs. Frémont, Exors. Estate Alex. Lemoine.....	Quebec, Que.....	9
Rudolf, Mrs. Edna H.....	Brookline, Mass.....	10
Rumsey, Miss Melia.....	Ingersoll.....	7

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Rush, H.....	Peterborough.....	5
Russell, Exors. Estate Frank J.....	Toronto.....	25
Russill, Frank.....	".....	50
Ryan, Executors Estate Hugh.....	".....	630
Ryan, Patrick F.....	Ridgeway.....	19
Ryerson, Exors. Estate Mary A.....	Toronto.....	75
Sage, Miss M. Monica.....	London.....	33
Salisbury, Mrs. Mary G.....	Toronto.....	28
Salaman, Mrs. Ann S.....	Ventnor, I. of W.....	17
Sanders, W. B.....	Stouffville.....	15
Sargent, Homer E.....	Pasadena, Cal.....	40
Saunders, Exors. Estate A.....	London, Eng.....	119
Savage, Mrs. Marion D.....	Montreal, P.Q.....	25
Sawle, A. L.....	Edmonton, Alta.....	5
Saylor, C. Wesley.....	Trenton.....	10
Scandrett, H. B.....	Toronto.....	15
Scarff, H. W.....	St. Thomas.....	15
Scarff, Exors. Estate Js. S.....	Woodstock.....	8
Scarth, J. F., and C. G. Scarth, in trust..	Winnipeg, Man.....	9
Scheibe, David.....	Toronto.....	2
Scheibe, Geo. T.....	".....	4
Scholfield, Executors Estate Mrs. Rebecca.	Port Colborne.....	12
Schooley, Exors. Estate Ed. J.....	Ridgeway.....	10
Scoley, E. K.....	Toronto.....	28
Scoley, Miss Olive M.....	".....	10
Scott, Miss Ada Jean.....	New York, N.Y.....	44
Scott, Frank W.....	Toronto.....	51
Scott, Mrs. Helen G. M.....	Haslemere, Eng.....	200
Scott, James.....	Toronto.....	42
Scott, J. E.....	Aylmer.....	20
Scott, Mrs. Jessie.....	Toronto.....	39
Scott, John N.....	Petatlan Guerrero, Mexico.....	12
Scott, Miss Katharine S., and F. W. Lee, in trust.....	Toronto.....	40
Scott, Mrs. Mary E.....	".....	35
Scott, Mrs. Mary T.....	".....	15
Scott, Robt. F., and B. E. Bull, in trust..	".....	12
Scott, Robt. F., and James Scott, Trustees for Miss Catherine Scott.....	".....	9
Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	100
Scrimmes, F. W.....	Moose Jaw, Sask.....	3
Seager, Mrs. M. Lilian.....	Toronto.....	2
Second Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	25
Secord, Executors Estate S. W.....	Brantford.....	14
Sample, Miss Gertrude M.....	Toronto.....	19
Sample, Miss Janet.....	Tottenham.....	4
Sample, Miss Margaret L.....	Ottawa.....	14
Sample, Robt.....	Tottenham.....	11
Sample, W. H. A.....	Cobourg.....	9
Shantz, Mrs. Catherine.....	Kitchener, Ont.....	1
Sharp, Herbert S.....	Summerside, P.E.I....	5
Sharpe, Walter.....	Toronto.....	20

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Shaw, Hedley.....	Toronto.....	50
Sherk, Hugh.....	Ridgeway.....	3
Sherk, Ward H.....	".....	4
Sherrin, G. A.....	Toronto.....	5
Sherwin, Mrs. Nellie J.....	Fenella.....	5
Shields, Mrs. Bessie C.....	Toronto.....	10
Shields, James D.....	".....	10
Shipley, Hance W. A., and Annie Shipley, jointly.....	Union.....	15
Silcox, Wilson.....	London.....	10
Silver, Mrs. Blanche.....	Halifax, N.S.....	28
Silver, Wm. N., Executor.....	".....	12
Simpson, Mrs. Minnie.....	Montclair, N.J.....	14
Simpson, W. B. Bridgeman.....	Wetherby, Eng.....	60
Sinclair, Alfred.....	Broadview, Sask.....	1
Sinclair, D. G. C.....	New York, N.Y.....	5
Sinclair, Executors Estate J. C.....	Toronto.....	20
Sinclair, Mrs. Margaret.....	Woodstock.....	5
Sinclair, Mrs. Muriel G.....	Toronto.....	1
Singer, James.....	Fergus.....	8
Sisters of St. Joseph.....	Toronto.....	4
Sivers, Charles L.....	".....	16
Sivers, Geo. J.....	San Francisco, Cal.....	15
Skyenner, Henry J.....	Winnipeg, Man.....	35
Skyenner, H. J., in trust for Eleanor Skyenner.....	".....	1
Slatter, Mrs. Maude.....	Toronto.....	15
Sloan, Miss Bertha.....	Fergus.....	11
Slocombe, Miss Annie.....	Hamilton.....	10
Small, Alex. T.....	Beamsville.....	18
Small, Arthur A.....	Chicago, Ill.....	24
Small, Harry C.....	Toronto.....	12
Small, Wolston N. J.....	St. Catharines.....	20
Smart, Alfred M.....	London.....	50
Smart, Alfred M., and Catherine S. Smart.	".....	28
Smart, Miss Annie S.....	".....	45
Smart, John E.....	Port Hope.....	23
Smith, Executors Estate Prof. Andrew...	Toronto.....	180
Smith, Mrs. Anna M.....	North Bay.....	41
Smith, Miss A. Clarice.....	Ottawa.....	14
Smith, Miss B. Eloise.....	".....	14
Smith, E. A.....	Toronto.....	105
Smith, Mrs. Florence E.....	".....	6
Smith, Executors Estate Sir Frank.....	".....	350
Smith, Geo. W., M.D.....	North Bay.....	80
Smith, Mrs. Gertrude A.....	Moose Jaw, Sask.....	8
Smith, G. L., Administrator Estate Alice L. Smith.....	Toronto.....	5
Smith, Miss Hazel V.....	Fenwick.....	5
Smith, Mrs. Henrietta A.....	Wingham.....	5
Smith, Mrs. Lilian M.....	Ottawa.....	26
Smith, Mrs. Lucia M.....	Wetaskiwin, Alta.....	5
Smith, Mrs. Lucie E.....	Toronto.....	11
Smith, Miss May G.....	".....	5
Smith, Robert.....	".....	16
Smith, Mrs. Sarah M.....	Dorchester, N.B.....	50

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Smyth, Miss Jane.....	Kingwood.....	21
Smyth, Mrs. Julia S. M.....	Lindsay.....	4
Snell, Mrs. Eliza J.....	Woodstock.....	4
Snowball, George M.....	Toronto.....	10
Snyder, Fred. W.....	Kitchener.....	14
Snyder, Miss Lena.....	".....	7
Snyder, Mrs. Martha J.....	Ridgeway.....	20
Somerville, Mrs. Marion.....	Toronto.....	16
Somerville, Mrs. Mary A.....	".....	15
Sorby, Charles F.....	Gores Landing.....	23
Sorley, Mrs. Marion R.....	Toronto.....	1
Southcott, Harry.....	St. Catharines.....	14
Southdrive Securities Ltd.....	Toronto.....	17
Spellman, Mrs. Annie.....	Hastings.....	21
Spence, John H.....	Brantford.....	7
Spence, Mrs. Margaret.....	Niagara Falls South.....	10
Spence, Estate Robt., and Margaret Spence, Joint Account.....	".....	4
Spencer, Chas. C.....	Picton.....	6
Spencer, J. W., Ph.D.....	Washington, D.C.....	12
Spiers, Mrs. Edith L.....	Galt.....	2
Spragge, G. E., and A. G. Robertson, Trustees	Toronto.....	10
Spragge, G. E., and A. B. Wilkie, Trustees.	".....	25
Spragge, Mrs. Harriet E.....	".....	10
Sproat, Mrs. Elizabeth J.....	Milton.....	7
Square, John S.....	Stratford.....	37
Square, John S., in trust for Mary A. H. Frank.....	".....	10
Stanley, Mrs. Margaret V.....	Nipigon.....	7
Stanstead Corporation, The.....	Hopkins, Minn.....	28
Stark & Co, John.....	Toronto.....	5
Starr, Fred. W.....	Niagara Falls.....	5
Starr, Mrs. Georgie.....	Toronto.....	5
Stayner, Frederic H.....	Exmouth, Eng.....	162
Stayner, Mrs. Harriot R.....	Toronto.....	98
Stayner, Mrs. Harriot R., Executrix Estate T. Sutherland Stayner.....	".....	182
Stayner, Major Lawrence G.....	Salisbury, Eng.....	17
Stayner, Rev. Winslow S.....	Toronto.....	250
Stearns, Mrs. Clara E.....	Pine Bluff, Ark.....	7
Stedman, Mrs. Jessie C.....	Brantford.....	5
Steele, Andrew C.....	Fergus.....	5
Steele, Mrs. Jennie B.....	".....	5
Sterling, Mrs. Jeanne L.....	New York.....	14
Sterling, R. N.....	Hamilton.....	9
Sterns, Miss Anna M.....	Toronto.....	2
Stevens, Miss F. Helen.....	Calgary, Alta.....	5
Stevenson, J. M.....	Rochester, N.Y.....	50
Stewart, Miss Eleanor R.....	Victoria, B.C.....	20
Stewart, Executor Estate John.....	Toronto.....	21
Stewart, John Ross.....	Cleveland, Ohio.....	17
Stewart, Miss L. Joyce.....	Vernon, B.C.....	20
Stewart, Executor Estate Robert.....	Toronto.....	36
Stewart, Mrs. Rose.....	Barrie.....	5
Stewart, Mrs. Susan.....	Toronto.....	12
Stewart, Thomas A.....	Niagara-on-the-Lake.....	25

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Stewart, William.....	Toronto.....	19
Stocks, W. S.....	Tillsonburg.....	3
Stockwell, Mrs. M. E.....	Toronto.....	31
Stoddart, John H.....	New York, N.Y.....	10
Stokes, Mrs. Edith M.....	Plymouth, Eng.....	20
Stone, George.....	Port Perry.....	17
Storie, James D.....	Oshawa.....	50
Storm, Miss A. Gwendolen.....	New York, N.Y.....	2
Strang, Mrs. Williamina C. C.....	Westmount, P.Q.....	12
Strathy, Mrs. Agnes S.....	Toronto.....	3
Strathy, G. B.....	".....	200
Strathy, G. B., and G. S. Strathy, Trustees.....	".....	37
Stratton, A. H., Trustee and Executor.....	Peterborough.....	11
Strauss, Mrs. Bertha.....	East Aurora, N.Y.....	16
Strickland, Mrs. Mabel G.....	Hamilton.....	28
Strudwick, Mrs. Florence.....	Fort Qu'Appelle, Sask.....	21
Stuart, Mrs. Elizabeth C.....	Guelph.....	14
Stuart, Peter, M.D.....	".....	30
Sudworth, W. A.....	Ingersoll.....	10
Sullivan, Mrs. Henrietta M.....	Toronto.....	24
Sutton, Mrs. Alice.....	Hamilton.....	9
Swabey, Charles.....	Toronto.....	10
Swabey, Mrs. Florence.....	".....	46
Swan, Miss Beatrice H.....	".....	33
Swan, Henry.....	".....	130
Swan, James H.....	".....	10
Swan, John E.....	".....	46
Swan, Executors Estate Robert.....	".....	7
Swan, W. H.....	".....	50
Sylvester, Mrs. Lottie A.....	".....	12
Symmes, Mrs. E. E.....	Niagara Falls.....	16
Symmes, H. D.....	".....	93
Symons, D. T., in trust for Miss Harriet J. Kingstone.....	Toronto.....	3
Symons, D. T., and F. Asa Hall, Trustees S. G. Wood settlement.....	".....	10
Tarr, Henry J.....	Winnipeg, Man.....	3
Tate, C. W.....	Paris, Ont.....	3
Tatham, Mrs. Anne H.....	New Liskeard.....	10
Taylor, Miss A. Flora.....	St. Catharines.....	5
Taylor, Miss Amy E. R.....	Toronto.....	5
Taylor, Mrs. Beatrice E.....	Winnipeg, Man.....	1
Taylor, Mrs. Elizabeth M.....	Toronto.....	12
Taylor, George W.....	Shannonville.....	21
Taylor, H. E.....	Toronto.....	2
Taylor, Miss Helen F.....	".....	3
Taylor, Mrs. Helen R.....	".....	3
Taylor, Henry J.....	St. Catharines.....	70
Taylor, H. Norman.....	".....	5
Taylor, H. Thornton.....	".....	5
Taylor, John C.....	Port Perry.....	18
Taylor, Mrs. Lizette A.....	St. Catharines.....	157
Taylor, Mrs. Lizette A., and Hy. J. Taylor, in trust.....	".....	17
Taylor, Miss Marjory L.....	".....	5

Imperial Bank of Canada

Taylor, Miss Mary L.	Toronto	5
Taylor, Samuel R.	Westmount, P.Q.	4
Taylor, Exors. Estate Sir Thos. W.	Hamilton	5
Teal, Mrs. Katharine	Ridgeway	27
Teeple, Mrs. Ella M.	Watertown, S. Dakota	39
Telfer, Mrs. E. C.	New York, N.Y.	25
Temple, Exor. Estate Mrs. Margaret J. A.	Toronto	6
Tennent, Mrs. Mary C. P.	York, Eng.	35
Tennis, Mrs. Erie E.	LaPorte, Ind.	13
Teskey, Exors. Estate Luke, M.D.	Toronto	9
Tessier, Justice Auguste	Rimouski, P.Q.	10
Tew, Richard	Toronto	5
Theal, Herbert	Dunnville	3
Thom, Mrs. Flora M.	Ridgeway	4
Thom, Estate John H.	Toronto	15
Thompson, Fearnley	Calgary, Alta.	5
Thompson, George	Toronto	4
Thompson, James	Aurora	10
Thompson, James S.	Calgary, Alta.	9
Thompson, John	Ingersoll	10
Thompson, Executors Estate Robert	Toronto	70
Thompson, Samuel H.	"	45
Thompson, Mrs. Susannah J.	"	7
Thompson, William W.	Calgary, Alta.	25
Thomson, D. E.	Toronto	40
Thomson, Mrs. Elma	Tompkins, Sask.	8
Thomson, Exors. Estate Mrs. Isabel B.	Berkeley, Cal.	6
Thorburn, M.D., Executors Estate James	Toronto	70
Thorburn, Mrs. Jane	"	4
Thornton, Miss Josephine M.	"	6
Tindale, Mrs. Mary E.	Fergus	5
Tisdale, D. R.	Simcoe	25
Tobin, C. A.	Fergus	11
Tobin, Miss Emily H.	"	18
Todhunter, Mrs. Jessie S.	Columbus, Ohio	84
Toner, Mrs. Edith M.	Collingwood	20
Toreson, Thomas	Wetaskiwin, Alta.	20
Toronto General Trusts Corporation, in trust for Ethel M. Hamilton	Ottawa	20
Toronto General Trusts Corporation, in trust for George T. Hamilton	"	15
Toronto General Trusts Corporation, Exors. Estate H. F. Hamilton	"	40
Toronto General Trusts Corporation, in trust for Mary A. Hamilton	"	24
Toronto General Trusts Corporation, in trust for H. S. Perley	"	67
Toronto General Trusts Corporation, in trust for Mrs. Harriett S. Bacque	Toronto	51
Toronto General Trusts Corporation, Trustee for Edith F. Brittain	"	4
Toronto General Trusts Corporation, Exors. Estate Geo. Caldbeck	"	40
Toronto General Trusts Corporation, in trust for Annie Carlon	"	37
Toronto General Trusts Corporation, Exors. Estate W. J. Hanna	"	105

Imperial Bank of Canada

Toronto General Trusts Corporation, Trustee re Hughes trust.....	Toronto.....	87
Toronto General Trusts Corporation, Exors. Estate J. W. Langmuir.....	"	30
Toronto General Trusts Corporation, Trustee for P. W. Litchfield.....	"	25
Toronto General Trusts Corporation, Trustee for Bessie I. Massey.....	"	5
Toronto General Trusts Corporation, for account Ina B. Matthews.....	"	29
Toronto General Trusts Corporation, in trust for Nordheimer Cambie M/S trust.....	"	33
Toronto General Trusts Corporation, Trustee Nordheimer-Houston trust...	"	11
Toronto General Trusts Corporation, in trust for Isabel M. Osborne.....	"	100
Toronto General Trusts Corporation, in trust for J. K. Osborne trust No. 2...	"	400
Toronto General Trusts Corporation, in trust for John G. Osborne.....	"	100
Toronto General Trusts Corporation, Trustee for Mrs. Nadine J. H. Osler..	"	18
Toronto General Trusts Corporation, Admstrs. Estate J. H. Paterson.....	"	140
Toronto General Trusts Corporation, Exors. Estate Jos. T. Rolph.....	"	15
Toronto General Trusts Corporation, for account Ethel A. Ross.....	"	29
Toronto General Trusts Corporation, Exors. Estate Geo. B. Smith.....	"	70
Toronto General Trusts Corporation, Trustees for Ethel M. Staunton.....	"	4
Toronto General Trusts Corporation, in trust for S. R. Stayner.....	"	17
Toronto General Trusts Corporation, in trust for T. A. Stayner.....	"	13
Toronto General Trusts Corporation, in trust for G. F. Watson and J. P. Watson.....	Toronto.....	59
Toronto General Trusts Corporation and J. S. Alston, in trust.....	"	10
Toronto Mortgage Co., in trust.....	"	20
Torrance, Miss Beatrice.....	"	3
Torrance, Miss Madeline.....	"	2
The Honourable the Treasurer of the Province of Ontario, in trust for Estate of Anson Jones.....	"	17
The Honourable the Treasurer of the Province of Ontario, in trust for Estate Wm. Ramsay.....	"	1530
Treble, Arthur W.....	Hamilton.....	5
Trees, Charlotte E., Jas. D. Trees, Edith J. Trees, Samuel L. Trees, and Chris- topher F. Trees, Trustees.....	Toronto.....	112
Tresise, Mrs. Alice.....	Galt.....	11

Imperial Bank of Canada

Trott, Frank C.....	Grand Valley.....	5
Trout, Miss Helen H.....	Toronto.....	17
Tucker, Miss Verona J.....	Amigari.....	3
Turner, Mrs. Florence.....	Brockville.....	1
Turner, Ralph C.....	Toronto.....	10
Twohey, Mrs. Diana F.....	Buffalo, N.Y.....	7
Twohey, Mrs. Diana F., in trust for M. D. Twohey.....	".....	1
Twohey, James E.....	".....	9
Twohey, William J.....	Chatham.....	35
Tyrwhitt, Mrs. Emma.....	Toronto.....	10
Underwood, Mrs. Mary B.....	Toronto.....	10
Uniacke, Mrs. Mary A.....	Mount Uniacke, N.S..	22
Union Trust Co., Ltd., The, and W. D. Gregory, Trustees.....	Toronto.....	4
Unsworth, Miss Alice J. McL.....	Los Angeles, Cal.....	51
Unsworth, Mrs. Mary E.....	".....	11
Unsworth, W. B.....	".....	40
Ure, Alex.....	Toronto.....	5
Urquhart, John, M.D.....	Oakville.....	70
Usborne, John, Trustee for Mrs. Jessie Usborne.....	Honolulu, Hawaii.....	190
VanBuskirk, Mrs. Caroline A.....	Stratford.....	5
Van der Linde, Arthur S. G.....	New York.....	14
Van Dusen, Mrs. Margaret.....	St. Catharines.....	20
Vanstone, Frederick C.....	Bowmanville.....	20
Vanstone, Mrs. Selena J.....	Toronto.....	22
Van Vlack, George A.....	Waupoos.....	50
Victoria Investment Co. Ltd.....	San José, C.A.....	35
Victoria Loan and Savings Co., in trust..	Lindsay.....	35
Vigeon, Harry.....	Toronto.....	70
Vine, Miss Mary J.....	Ingersoll.....	18
Virgil, W. Turner.....	Hollywood, Cal.....	10
Wade, Mrs. Maud B.....	Orillia, Ont.....	1
Wadsworth, Mrs. Anna C.....	Simcoe.....	7
Wadsworth, Executors Estate J. J.....	".....	14
Wadsworth, Executors Estate W. R.....	Toronto.....	84
Wakely, Mrs. Grace B.....	Oshawa.....	24
Waldie, F. N.....	Toronto.....	50
Waldie, Robt. S.....	".....	100
Walker, Miss Charlotte E.....	Aylmer.....	3
Walker, Harton.....	Toronto.....	5
Walker, Miss Helen F.....	Ottawa.....	200
Walker, Mrs. Helena.....	Toronto.....	14
Walker, Henry S.....	".....	150
Walker, Henry S., R. W. H. Brough and M. S. Brough, Trustees.....	".....	60
Walker, James M.....	Perth.....	6
Walker, Mrs. Josephine.....	Chatham.....	10
Wallace, Mrs. Mary.....	Toronto.....	20
Wallace, Rev. Robt.....	".....	20
Walley, F. G.....	Ingersoll.....	10
Walley, Mrs. Minerva M.....	".....	2

Imperial Bank of Canada

Walshaw & Son Ltd., J.	Bolton, Ont.	100
Walton, M.D., Executrix Estate Thos. C.	Annapolis, Md.	7
Warbrick, Mrs. Margaret J.	Bolton	5
Ward, Miss Ada L.	Cobourg	5
Ward, Miss Clara A.	Toronto	10
Ward, Miss Edna G.	Cobourg	1
Ward, Mrs. Elizabeth A.	"	5
Ward, Executors Estate George D.	"	18
Ward, Mrs. Margaret J.	Hamilton	15
Ward, Mrs. Mary	Sarnia	10
Warden, Robt. L.	Montreal, P.Q.	7
Wardrop, Miss Helen, in trust.	Toronto	50
Warnock, C. R. H., in trust.	Galt	6
Warnock, Mrs. Mary A.	"	13
Warren, Ven. Archdeacon George	Toronto	6
Warren, Mrs. Mary L.	"	15
Waterhouse, Mrs. Sarah E.	Ingersoll	20
Watkins, Reginald W.	Hamilton	10
Watkins, Exors. Estate Thos. W.	"	10
Watson, Mrs. Grace A.	Sackville, N.B.	7
Watt, Miss Elsie	Toronto	25
Watt, Mrs. Isabella	"	55
Watt, John	"	100
Watt, Mrs. Kathleen J.	"	3
Watt & Watt	"	5
Watts, Arthur E., in trust.	Brantford	70
Waugh, W. J.	Hamilton	20
Webb, Tom	St. Catharines	10
Wegman, Mrs. Minnie	Toronto	10
Welch, Miss Catherine	Quebec, P.Q.	7
Wells, Mrs. Emma D.	Vicksburg, Miss.	20
Werdebaugh, Miss Fanny M.	Pittsburgh, Penn.	8
Werdebaugh, Miss Matilda P.	"	8
Werry, F. W. O.	Ottawa	7
Westland, W. S.	London	10
Wethey, A. Harvey	Portland, Ore.	1
Wethey, Arthur H.	Paris, France	53
Wethey, Francis V. V.	New Haven, Conn.	2
Wheeler, Mrs. Anne Long	St. Paul, Minn.	100
Wheeler, Mrs. Elizabeth S.	Plainfield, N.J.	1
Wheelihan, John D.	Campbellville	60
Whelan, Mrs. Anna M., M. and C. P.		
Whalen, jointly	Donnybrook, Ireland	25
Whitby, Oliver R.	Paris	49
Whitcomb, Ernest M.	Amherst, Mass.	10
White, Charles A.	Humberstone	10
White Memorial Home, The James	Plainwell, Mich.	1
White, Joseph	Toronto	25
White, Mrs. Julia M.	Humberstone	16
White, Karl F.	"	3
White, R. S., and Wm. Maynard, Trustees		
Estate Jno. Cotton	Stratford	9
Whitehead, Alfred B.	Quebec, P.Q.	42
Whitehead, A. W.	"	42
Whitehead, B. J.	"	42
Whitehead, J. L.	"	42

Imperial Bank of Canada

Whitehead, William M.	Toronto	25
Whitehead & Turner Ltd.	Quebec, P.Q.	26
Whiteman, Mrs. Rhoda	Humberstone	8
Whitney, E. C.	Ottawa	175
Whittell, Herbert	Filey, Eng.	36
Whittell, Herbert, and Mary Mason, in trust.	"	32
Whyborn, Mrs. Mary R.	Syracuse, N.Y.	5
Wickett, Exors. Estate John	Port Hope	25
Wickett, Thomas	"	35
Wickham, Edward	Toronto	7
Wickson, Frederick	"	15
Wicksteed, Henry K.	"	50
Widden, Mrs. Elizabeth	Port Perry	5
Wigle, C. A.	Warton, Ont.	9
Wigle, E. R.	Goderich, Ont.	3
Wilkie, Executors Estate Mrs. Angelica	Quebec, P.Q.	48
Wilkie, Major Arthur B.	Toronto	16
Wilkie, C. S.	Victoria, B.C.	17
Wilkie, Miss Mary	Quebec, P.Q.	3
Will, Colonel George	Halifax, N.S.	10
Williams, Arthur L.	Clayton, N.Y.	10
Williams, Robert	Oshawa	35
Willis, Mrs. Janet W.	Banff, Alta.	2
Willson, Mrs. Elizabeth	New York, N.Y.	12
Willson, Herbert	Red Deer, Alta.	5
Willson, Mrs. Letitia D.	"	1
Wilson, Chs. W.	Ingersoll	6
Wilson, J. A.	Toronto	7
Wilson, James O.	St. Catharines	9
Wilson, John G.	Chicago, Ill.	20
Wilson, Mrs. Margaret H.	Ingersoll	3
Wilson, Mrs. Nan H.	Toronto	10
Wilson, Richard W.	Cobourg	5
Wilson, W. R.	Fernie, B.C.	11
Winger, Mrs. Mary A.	Ridgeway	5
Wise, Mrs. Clara J.	Redlands, Cal.	15
Wismer, Mrs. Asenath R.	Humberstone	15
Wiswell, Mrs. Mary H.	Halifax, N.S.	8
Wood, Mrs. Agnes	Fergus	13
Wood, Miss Alixe I.	Toronto	7
Wood, Mrs. Bertha S.	Hamilton	80
Wood, Mrs. Isabella A.	Toronto	10
Wood, J. Douglas	"	7
Wood, John R.	Fergus	17
Wood, John S.	St. Catharines	20
Wood, Thos. H.	Toronto	20
Wood, William	Brooklyn, N.Y.	50
Woodruff, Miss Ann H.	Lake Harbor, Mich.	6
Woodruff, Trustee Estate Richard	St. Catharines	60
Woods, Mrs. Henrietta M.	Winnipeg, Man.	4
Woods, Jas. H.	Calgary, Alta.	20
Woods, Sir James W.	Toronto	50
Workman, Miss Catharine G.	St. Catharines	1
Workman, Mrs. Jane	"	11
Workman, Mrs. Jane, in trust	"	6

Imperial Bank of Canada

Walshaw & Son Ltd., J.	Bolton, Ont.	100
Walton, M.D., Executrix Estate Thos. C.	Annapolis, Md.	7
Warbrick, Mrs. Margaret J.	Bolton	5
Ward, Miss Ada L.	Cobourg	5
Ward, Miss Clara A.	Toronto	10
Ward, Miss Edna G.	Cobourg	1
Ward, Mrs. Elizabeth A.	"	5
Ward, Executors Estate George D.	"	18
Ward, Mrs. Margaret J.	Hamilton	15
Ward, Mrs. Mary	Sarnia	10
Warden, Robt. L.	Montreal, P.Q.	7
Wardrop, Miss Helen, in trust.	Toronto	50
Warnock, C. R. H., in trust.	Galt	6
Warnock, Mrs. Mary A.	"	13
Warren, Ven. Archdeacon George	Toronto	6
Warren, Mrs. Mary L.	"	15
Waterhouse, Mrs. Sarah E.	Ingersoll	20
Watkins, Reginald W.	Hamilton	10
Watkins, Exors. Estate Thos. W.	"	10
Watson, Mrs. Grace A.	Sackville, N.B.	7
Watt, Miss Elsie.	Toronto	25
Watt, Mrs. Isabella.	"	55
Watt, John.	"	100
Watt, Mrs. Kathleen J.	"	3
Watt & Watt.	"	5
Watts, Arthur E., in trust.	Brantford	70
Waugh, W. J.	Hamilton	20
Webb, Tom.	St. Catharines	10
Wegman, Mrs. Minnie.	Toronto	10
Welch, Miss Catherine.	Quebec, P.Q.	7
Wells, Mrs. Emma D.	Vicksburg, Miss.	20
Werdebaugh, Miss Fanny M.	Pittsburgh, Penn.	8
Werdebaugh, Miss Matilda P.	"	8
Werry, F. W. O.	Ottawa	7
Westland, W. S.	London	10
Wethey, A. Harvey	Portland, Ore.	1
Wethey, Arthur H.	Paris, France	53
Wethey, Francis V. V.	New Haven, Conn.	2
Wheeler, Mrs. Anne Long	St. Paul, Minn.	100
Wheeler, Mrs. Elizabeth S.	Plainfield, N.J.	1
Wheelihan, John D.	Campbellville	60
Whelan, Mrs. Anna M., M. and C. P.	Donnybrook, Ireland.	25
Whalen, jointly.	Paris	49
Whitby, Oliver R.	Amherst, Mass.	10
Whitcomb, Ernest M.	Humberstone	10
White, Charles A.	Plainwell, Mich.	1
White Memorial Home, The James.	Toronto	25
White, Joseph.	Humberstone	16
White, Mrs. Julia M.	"	3
White, Karl F.	"	3
White, R. S., and Wm. Maynard, Trustees	"	3
Estate Jno. Cotton	Stratford	9
Whitehead, Alfred B.	Quebec, P.Q.	42
Whitehead, A. W.	"	42
Whitehead, B. J.	"	42
Whitehead, J. L.	"	42

Imperial Bank of Canada

Whitehead, William M.	Toronto	25
Whitehead & Turner Ltd.	Quebec, P.Q.	26
Whiteman, Mrs. Rhoda	Humberstone	8
Whitney, E. C.	Ottawa	175
Whittell, Herbert	Filey, Eng.	36
Whittell, Herbert, and Mary Mason, in trust	"	32
Whyborn, Mrs. Mary R.	Syracuse, N.Y.	5
Wickett, Exors. Estate John	Port Hope	25
Wickett, Thomas	"	35
Wickham, Edward	Toronto	7
Wickson, Frederick	"	15
Wicksteed, Henry K.	"	50
Widden, Mrs. Elizabeth	Port Perry	5
Wigle, C. A.	Wiarion, Ont.	9
Wigle, E. R.	Goderich, Ont.	3
Wilkie, Executors Estate Mrs. Angelica	Quebec, P.Q.	48
Wilkie, Major Arthur B.	Toronto	16
Wilkie, C. S.	Victoria, B.C.	17
Wilkie, Miss Mary	Quebec, P.Q.	3
Will, Colonel George	Halifax, N.S.	10
Williams, Arthur L.	Clayton, N.Y.	10
Williams, Robert	Oshawa	35
Willis, Mrs. Janet W.	Banff, Alta.	2
Willson, Mrs. Elizabeth	New York, N.Y.	12
Willson, Herbert	Red Deer, Alta.	5
Willson, Mrs. Letitia D.	"	1
Wilson, Chs. W.	Ingersoll	6
Wilson, J. A.	Toronto	7
Wilson, James O.	St. Catharines	9
Wilson, John G.	Chicago, Ill.	20
Wilson, Mrs. Margaret H.	Ingersoll	3
Wilson, Mrs. Nan H.	Toronto	10
Wilson, Richard W.	Cobourg	5
Wilson, W. R.	Fernie, B.C.	11
Winger, Mrs. Mary A.	Ridgeway	5
Wise, Mrs. Clara J.	Redlands, Cal.	15
Wismer, Mrs. Asenath R.	Humberstone	15
Wiswell, Mrs. Mary H.	Halifax, N.S.	8
Wood, Mrs. Agnes	Fergus	13
Wood, Miss Alixe I.	Toronto	7
Wood, Mrs. Bertha S.	Hamilton	80
Wood, Mrs. Isabella A.	Toronto	10
Wood, J. Douglas	"	7
Wood, John R.	Fergus	17
Wood, John S.	St. Catharines	20
Wood, Thos. H.	Toronto	20
Wood, William	Brooklyn, N.Y.	50
Woodruff, Miss Ann H.	Lake Harbor, Mich.	6
Woodruff, Trustee Estate Richard	St. Catharines	60
Woods, Mrs. Henrietta M.	Winnipeg, Man.	4
Woods, Jas. H.	Calgary, Alta.	20
Woods, Sir James W.	Toronto	50
Workman, Miss Catharine G.	St. Catharines	1
Workman, Mrs. Jane	"	11
Workman, Mrs. Jane, in trust	"	6

Imperial Bank of Canada

Wragg, Exors. Estate Mrs. Amelia.....	Hamilton.....	1
Wragg, Miss Beatrice C.....	".....	1
Wright, Henry J.....	Toronto.....	10
Wright, James B., in trust.....	".....	15
Wright, W. Hennell.....	Horton - cum - Studley, Eng.....	3
Wurtele, Ernest F.....	Montreal, P.Q.....	5
Yetter, Mrs. Jane R.....	Stephen, Minn.....	6
Young, Mrs. Bertha.....	Oakville.....	10
Young, Mrs. Cora G.....	Ridgeway.....	7
Young, John.....	".....	10
Young, Mrs. Martha A.....	Vittoria.....	2
Zeidler, Mrs. F. W.....	Toronto.....	10
Zimmerman, J. Henry.....	Windsor.....	2
		70,000

COMPARATIVE STATEMENT

SHOWING THE PROGRESS OF THE BANK

	Capital Paid Up.	Reserve Fund.	Deposits.	Total Loans.	Total Assets.	Dividends.
1876....	\$ 804,883	\$ 25,000	\$1,576,713	\$2,338,582	\$ 3,129,735	8%
1880....	886,132	100,000	2,111,934	2,886,325	3,711,209	7%
1885....	1,500,000	480,000	3,652,942	5,078,731	6,777,272	8%
1890....	1,500,000	700,000	6,197,873	6,766,020	9,732,431	8%
1895....	1,963,600	1,156,800	9,409,479	8,425,408	13,866,349	8% Plus Bonus 1%
1900....	2,458,603	1,700,000	14,137,778	13,594,745	20,308,394	9% Plus bonus ½%
1901....	2,500,000	1,850,000	15,515,756	14,363,603	22,182,543	9½%
1902....	2,500,000	2,125,000	17,757,120	16,276,632	25,051,440	10%
1903....	2,983,896	2,636,312	19,680,231	17,860,168	28,332,382	10%
1904....	3,000,000	2,850,000	21,844,521	19,164,465	30,760,097	10%
1905....	3,000,000	3,000,000	23,976,968	21,404,477	33,095,525	10%
1906....	3,927,741	3,927,741	28,499,302	26,348,132	39,779,812	10%
1907..	4,773,948	4,773,948	31,928,099	29,388,600	45,641,257	10¼%
1908....	4,965,757	4,965,757	30,150,125	28,236,080	43,804,195	11%
1909....	5,000,000	5,000,000	36,063,516	30,869,862	50,254,066	11%
1910....	5,000,000	5,000,000	41,399,889	36,466,019	56,239,000	11%
1911....	5,769,559	5,769,559	46,504,492	38,924,764	63,710,026	11¼%
1912....	6,000,000	6,000,000	54,987,979	44,839,638	73,751,667	12%
1913....	6,788,169	7,000,000	56,802,111	47,794,377	77,964,108	12%
1914....	7,000,000	7,000,000	58,238,854	49,888,355	78,863,251	12%
1915....	7,000,000	7,000,000	55,081,904	48,410,659	75,568,247	12%
1916....	7,000,000	7,000,000	60,218,627	46,409,027	81,911,757	12%
1917....	7,000,000	7,000,000	66,199,281	50,767,243	90,775,728	12%
1918....	7,000,000	7,000,000	75,394,652	50,252,209	101,817,909	12%
1919....	7,000,000	7,500,000	83,198,234	59,663,123	112,186,457	12%
1920....	7,000,000	7,500,000	97,784,217	74,736,153	128,274,168	12% Plus bonus 1%
1921....	7,000,000	7,500,000	99,125,011	77,176,033	128,376,612	12% Plus Bonus 1%

Imperial Bank of Canada

BOND DEPARTMENT

HEAD OFFICE

Investments

WE REGARD

INVESTMENT BANKING

AS ONE OF THE IMPORTANT SERVICES WE
AFFORD TO OUR CUSTOMERS

WE ARE ALWAYS PLEASED TO MAKE QUOTATIONS
OR TO ANSWER ENQUIRIES
REGARDING

GOVERNMENT OR MUNICIPAL BONDS

WE WILL GLADLY EXECUTE
YOUR ORDERS EITHER IN
BUYING OR SELLING, AND OUR
LOCAL MANAGERS WILL BE
PLEASED TO TALK OVER YOUR

BOND INVESTMENTS

WITH YOU

CORRESPONDENCE INVITED

Address: The Manager, Bond Department

TORONTO

Imperial Bank of Canada

BRITISH AND FOREIGN DEPARTMENT

HEAD OFFICE

WE maintain particularly close and advantageous connections with the leading Banks in foreign countries and are thereby enabled to offer our customers a comprehensive and efficient Foreign Banking Service.

We are extensive dealers in
ALL FOREIGN EXCHANGES.

Quotations and information will be gladly furnished by Branch Managers or by

BRITISH & FOREIGN DEPARTMENT
TORONTO

H. D. SCOTT, Manager

